Australian Consumers' Association

November 1998

CHOICE

www.choice.com.au

Save $$$ on house and contents insurance with our Best Buys

82 policies assessed — and most don't cover flood

The new breads: the best thing since sliced?

Toothbrushes on trial

MORE TESTS: • 400 L fridges • Exterior paint • Self-inflating camping mattresses

Insurance: watch out for the small print

Jane Mackenzie

Would it surprise you that 62 of the 82 house and contents insurance policies we assessed don't cover flood? And that, of those that do, some cover it only as an optional extra or can refuse to cover it in your specific circumstances? It surprised us, and is a classic example of why you need to read the small print of your policy very carefully.

Other surprises:

■ Landslip is only covered by *any* policy if it's immediately preceded by another event, such as an earthquake or storm.

■ Some companies won't pay for the whole room to be recarpeted if only part of the carpet is damaged.

■ Some companies don't insure the property of guests while they're in your home.

■ Some companies don't count a de facto spouse as 'family'.

■ Young renters who share with people outside their immediate family can find it nearly impossible to get contents insurance.

While we've rated and priced both house and contents insurance policies and come up with Best Buys for each state, the bottom line is that insurance just isn't like a washing machine. Buy an appliance and chances are it will work no matter where you live. Buy house or contents insurance and you'll need to check very carefully that it covers all your specific individual needs.

As our scores show (see the tables for each state, starting on page 27), there are big differences between policies, and in each state you can get a good policy at a reasonable price. But it took our researchers several weeks to read through, check and compare all the policies we've reported on — it's unreasonable to expect an ordinary consumer to do that.

Use our recommendations to choose from the current crop of policies — and for the future: buyer beware.

Jane Mackenzie, Editor

Your letters

We welcome the letters you send us — please always include a daytime telephone number so we can contact you quickly if we want to follow up your letter. We're sorry we can't personally answer every letter we receive, but we do use them in our research. Thanks for taking the time to keep in touch.
Write to us at CHOICE, 57 Carrington Road, Marrickville 2204.
Phone us on (02) 9577 3399.
Fax us on (02) 9577 3355.
email us at ausconsumer@choice.com.au
World Wide Web address: www.choice.com.au

Contents

November 1998

Choice Cover story

18 **House and contents insurance: saving your home from the big bad wolf**

We cut through all the huff and puff and provide you with a guide to choosing the right house and contents insurance policies for your circumstances: step by step and state by state.

Cover photo: Kent Mears
Digital imaging: Simon Bosch

Choice Regulars

4 **Choice Cuts**

Bread bag tags safer for kids; WRAP for greener shopping; percentage labelling of food ingredients; a new CHOICE reader service — finance bans; World Consumer Snapshot.

6 **Your Letters**

Hearing your smoke alarm; green power from hydro-electricity.

40 **Consumer Bookshelf**

48 **Recalls and bans**

51 **Choice index**

December 1997 – November 1998

52 **The Hard Word**

Crazy claims, over-the-top ads — the ridiculous, the outrageous or the plain misleading.

Choice Reports

7 **Use your loaf**

Bread is good and we're told to eat more of it — but with all the new weird and wonderful breads, how do we know what to pick? We looked at more than 100 packaged breads to find the answers.

Choice Tests

12 **Exterior paint — no cracks please**

It's only one year into our new test of exterior house paints, but we've already found a few that just aren't up to the job.

15 **Toothbrush time**

There's a huge range of toothbrushes, from the straight, through the bent, to the slightly bizarre. A group of CHOICE readers told us which ones they preferred.

36 **Rest easy: camping mattresses**

Want to take a bit of comfort with you on that camping trip you're planning? Ever had some unexpected guests descend on you? We tested 13 full-length self-inflating camping mattresses to see which ones are the best for your needs.

43 **Frozen microchips: fridges around 400 L**

Does microprocessor technology mean the advent of the perfect fridge?

Coming in the next three issues:

Tests: Car waxes and polishes, irons, compact cameras, single-use cameras, portable sun shelters, champagne and sparkling wine, mini hifi systems, water-saving shower heads, CHOICE's Annual Buying Guide, mobile phones, electric wall ovens, sausages, roof restoration companies, toasters, washing machines, hifi VCRs.

Reports: Water quality, hearing aids, choosing a tradesperson, direct investment, safe holiday driving, your rights in a restaurant, how to choose a mattress, save money on your banking, fiddling with our food (fake fat and other novelties).

We try to bring you tests and reports in the planned month, but sometimes have to move an article because of problems that occur during testing and research, or for lack of space in a particular issue. We apologise if this causes any inconvenience.

◀ *Can you buy a water-saving shower head that gives you a really satisfactory shower?*

CHOICEcuts

Improving child safety

IF YOU LIVE IN QUEENSLAND, NSW OR VICTORIA, YOU may have noticed in recent months that some bread bags are no longer closed with small plastic clips. Instead they're fastened with flexible, resealable ties.

Tip Top uses these ties in Queensland and NSW, and plans to introduce them in other states after evaluation. In Victoria, they're used for Sunicrust bread rolls.

We haven't tested these ties, so we can't confirm whether they improve product quality and freshness, are less likely to break, and can be opened and closed more than 200 times, as Tip Top claims. But we agree with the Child Accident Prevention Foundation of Australia, Kidsafe, that they're a step in the right direction towards a safer world for kids.

Any hard object that's small enough to fit into a 35 mm film canister poses a choking risk for young children.

Young children are at particular risk of choking because they put all sorts of things into their mouths. Kidsafe's rule of thumb is that any hard object that's small enough to fit into a 35 mm film canister poses a risk to young children.

The traditional breadbag clips fall into this category. If they don't cause choking but are swallowed, they can injure the bowel or stomach. Regarding the new seals, Professor Danny Cass, Kidsafe's chair, says, "While no product can ever be totally kidproof, the resealable ties are flexible, don't have sharp edges and angles, and contain no wire or other stiffening."

Greener shopping

ARE YOU CONCERNED ABOUT EXCESS WASTE? BOTHERED BY THE NUMBER of plastic bags you're given on a shopping trip? It's estimated that Australian consumers use more than five billion of these bags each year — that's almost 14 million a day. Or, as Clean Up Australia points out, tied together a year's worth would stretch round the world about 37 times.

The organisation that initiated the annual Clean Up Australia Day recently launched the Waste Reduction Accreditation Program (WRAP), a voluntary scheme for retailers around the country to reduce the millions of tonnes of waste dumped as landfill every year.

The WRAP campaign encourages retail businesses to reduce and recycle waste generated in their stores. To achieve accreditation as official WRAP partners, retailers must:

- Reduce the number of plastic bags used by their store.
- Reduce the amount of waste produced by their store.
- Increase their own recycling and encourage customers to recycle plastic bags.
- Develop initiatives to improve environmental performance.
- Promote awareness among staff and customers about sound environmental practices.

Coles Supermarkets was the first retailer to fund and implement the program. All 404 stores are trialling the program; each store individually aims to achieve accreditation to the scheme.

If you're a retailer and want to find out more about becoming a WRAP partner, phone Monique Harpur at Clean Up Australia on (02) 9552 6177 for an information kit.

CHOICE will be monitoring how successful this program is at reducing waste. In the meantime, if you want to support the scheme, encourage your local supermarket and shops to join it.

You can reduce the number of plastic bags by using canvas ones.

Can you help?

Babies needed

CHOICE is planning a trial of disposable nappies and needs babies (and their parents) to help us. We're looking for babies aged between three and 18 months now, so that they'll be a little older at the time of the trial in March next year.

We'll send you a package of different nappies to be used over a 20-day period. You'll fill in a number of questionnaires evaluating the nappies' performance during that time.

If you can help us, please write telling us your baby's sex, current age and weight, as well as the brand of disposable nappy you normally use.

Mail the information by the end of November to **Nappy trial**, CHOICE, 57 Carrington Road, Marrickville 2204, fax it to (02) 9577 3299, or email it to nappies@choice.com.au. Please include a daytime phone number.

Save on your banking

Cheque and savings accounts, credit and store cards, home and personal loans ... modern banking has so much on offer it can be confusing to work out whether you're getting the best deal on it all.

We'd like to hear from you if you have several accounts, cards and loans, to see if we can find simple ways to cut fees and charges or get better interest rates.

We'll use the results of our analysis of three people's banking situations to see how they can make savings by reorganising the way they use their bank. While we won't be able to answer all your letters, they'll still be useful in giving us a better understanding of the way our readers bank.

Write to us at **Save on your banking**, CHOICE, 57 Carrington Road, Marrickville 2204, fax us on (02) 9577 3377 or email banking@choice.com.au by November 13, 1998. Please include daytime telephone numbers and a brief summary of your banking situation.

Loyalty schemes

These days it seems reward schemes promising a free flight or a new phone are everywhere. CHOICE is interested in your experience with loyalty or reward schemes. In particular:

- Is it attached to a credit card?
- Can you earn points only in certain shops or by using certain companies (such as airlines)?
- How did you choose it?
- Have you changed your spending pattern because of it?
- What benefits, if any, have you got from your loyalty points?

We'd like to hear about any other experience you've had with loyalty points — good or bad.

Please write to us by the end of November at **Loyalty schemes**, CHOICE, 57 Carrington Road, Marrickville 2204, fax us on (02) 9577 3377 or email us at loyaltyschemes@choice.com.au.

Thank you for your help.

Something fishy here

IN THAILAND YOU CAN FIND OUT exactly how much fish is in fish products, but in Australia you can't. The Thai label on the right indicates there is more flour (45%) than fish (35%) in the fish chips. If you wanted more fish, you could look for a better choice, because in Thailand percentage labelling for each essential ingredient is required on all food labels. The label here even reveals that the flavour enhancer monosodium glutamate (MSG) is 1% of the product.

In Australia there's no percentage labelling of ingredients. So, for example, you'd never know from the packaging that the fish content of coated fish portions could range from 44% to 69%, which is what CHOICE found in its March 1998 test.

Ingredients labelling is currently under review, but it appears our food regulator, the Australia New Zealand Food Authority (ANZFA), is not keen to follow Thailand's example and require percentage labelling of ingredients for all foods — even if an ingredient is in the product's name.

You still won't know how much fish is in cooked fish products, despite a proposal as a part of international food standards that all countries declare this.

CHOICE will be pushing to have the issue reconsidered so that percentage labelling of major ingredients (and ingredients in the product's name) is provided on all packaged food. This not only lets you compare the amounts of ingredients between apparently similar products, but also reduces your likelihood of being misled by marketing claims.

A new CHOICE reader service

If you look at *Recalls and bans* on page 48 you'll notice a new service — *Finance bans*. In this section we'll provide details of investment advisers who have been banned from giving investment advice or had their licences restricted by the Australian Securities and Investment Commission (ASIC).

From July this year ASIC has looked after all consumer protection for securities, futures, life insurance, general insurance, superannuation and deposit-taking institutions (excluding credit).

ASIC has considerable clout: for example, in 1997–98 ASIC charges led to the jailing of four investment advisers who cheated their clients; two Brisbane financial advisers were jailed for misappropriating $225,000 from 12 investors; a Perth-based securities adviser received a four-year jail term for illegally obtaining $1.8 million from investors; and another received eight months in jail for defrauding an elderly client of $83,500 — part of which he gambled.

CHOICE is one of many consumer magazines from organisations worldwide that make up Consumers International. Get the lowdown on what's happening with your fellow consumers around the world in World Consumer Snapshot.

Battle of the Eurobeers

Our interest pricked up when Belgium's *Test-Achats* magazine reported the findings of a taste test of ales from all over the European mainland and the UK. After all, who better to judge some of the finest European beers than nationals from the self-declared greatest beer culture?

In what we're sure was a devastating blow to Belgians and other mainlanders, the best overall was Britain's BASS Pale Ale, and the Best Buy another British brew: GB SPECIAL.

Well — if that's what the so-called experts reckon, maybe warm, flat beer is the way to go after all!

Victory for European motorists

The battle in Europe between car makers and independent car parts manufacturers over rights to produce and sell spare parts has recently been resolved in favour of the independents — and consumers also win. The UK's *Which?* magazine reports that a new European directive will ensure the independents' right to make spares, which means increased competition in the market and lower prices for consumers.

CHOICE, like its European counterparts, has lobbied the government on this issue for several years, but we're still waiting for action. In the meantime, the local car makers keep setting up parts monopolies that last 16 years after each new model is released.

Virtual pet cemetery

Old Tamagotchis never die — they just get reset and the virtual pet is reincarnated. Until, that is, you get absolutely sick of the constant bleeping for food, litter changes, hugs and games.

According to Germany's *Test* magazine, dead Tamagotchis don't have to be buried. Two large department store chains in Germany have started taking them back for recycling. The critters are dismembered, metal and plastic parts recycled and parts containing contaminants are disposed of safely. With an estimated 10 million Tamagotchis in Germany alone, that's a lot less landfill to worry about.

Sounds good, but do they offer a funeral service?

YOURletters

Green power hydro-electricity

As a long-term member of the Consumers' Association, I was dismayed by your unequivocal support of Green Power (CHOICE, December 1997). While it does support good things like solar and wind-based systems, it also supports hydro-electric systems, which tend to mean large dams and the wholesale destruction of wilderness areas.

As you may know, in Queensland there is still the issue of the Tully-Millstream hydro system, which would put a dam on top of what is now a fantastic wild river and permanently end the native ecosystem in that area.

I know many people in the green movement who have said, in effect, that while Green Power at very first glance would seem to be good, the inclusion of hydro makes it simply not worth supporting.

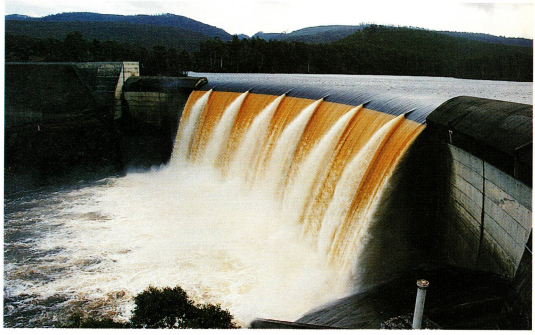
Could you explain why CHOICE is so supportive of dams and hydro systems? Obviously they are sustainable, but often at enormous cost to the environment.

Victor Heyde
via Internet

CHOICE supports Green Power products accredited under guidelines developed by the Sustainable Energy Development Authority (SEDA).

These guidelines only permit hydro schemes if they already exist (not new or planned dams) and only if there is a net environmental benefit — the effect of environmental flow problems is taken into consideration. This means that any accredited hydro-electricity will come mainly from small dams originally built for purposes other than electricity generation. For accreditation, it also requires that, by 2000, 60% of Green Power products must come from new sources of generation.

You can contact SEDA via its website (www.seda.nsw.gov.au) or by phone (1800 351 777); and you can read about CHOICE's Green Power campaign at: www.choice.com.au.



Under the Green Power scheme, hydro-electric systems will only be accredited if they meet stringent requirements and provide a net environmental benefit.

Hearing your smoke alarm

There has been a great deal of promotion recently on the use of smoke alarms to save lives. However, I feel there is a major flaw that has not been addressed — or if it has, there's been no publicity to this effect.

The problem is: as people age, their hearing often deteriorates, sometimes without them realising it at first. The hearing loss is very often in the higher pitches, which is usually the area of electronic warning beeps. My husband doesn't hear those emitted by our washing machine and video. The other day smoke alarms were advertised on TV and he didn't hear those beeps either.

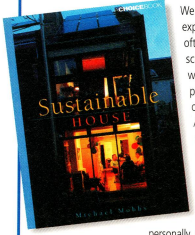
There is also a hidden danger in that those with hearing aids can detect the sounds, but they don't wear the hearing aids at night when the alarm is likely to sound.

Could you please investigate if there are alternative sounds available?

Anne Todd
Mount Barker, WA

As we mentioned in our report on smoke alarms in the October 1997 issue of CHOICE, there are special products available for people with hearing problems: ultra-loud battery alarms and mains-powered alarms you can connect to strobe lights and/or vibrating pads in your bed. For details, contact your state's Deaf Society. ❑

LETTER OF THE MONTH



We want to hear from you — your experiences help our research and often let other readers know about scams and rip-offs. To thank you for writing to us, *Your Letters* awards a prize of a CHOICE book to the 'Letter of the month'. This month's winner, Anne Todd of Mount Barker, WA, receives *Sustainable House*, or any other book of her choice from the Consumer Bookshelf (see pages 40–42).

We're sorry we don't have the resources to answer all your letters personally, and in the magazine we may edit them or print only an extract. See page 2 for how to reach us.

"Eat more bread", say nutritionists. That's sound advice, but how do you know what to pick? We chewed through over 100 weird and wonderful packaged breads to find the answers.

Use your loaf

ALTHOUGH SLICED WHITE bread is still the biggest seller, multigrain and wholemeal account for about 25% of sales these days, and other types are starting to get a slice of the market as well. Chances are, whatever your fancy, there's a bread for you.

Some of the new-age breads are worth a try. They're all a good source of fibre (some having more than regular wholemeal bread), and most are higher in some minerals and vitamins than regular types of bread (see *Innovations* in Table 2, on pages 10 and 11). Breads with folate could be worth eating if there's any chance you could get pregnant; soy-linseed ones may be worthwhile for menopausal women; and fibre-increased white breads are a good option for kids who won't eat wholemeal bread (see the following pages for more on all these breads).

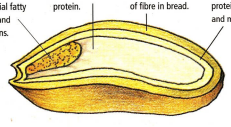
Whichever bread you eat, it's good for you. Just watch what you put on it so you don't add too much fat to your diet.

Getting more from your bread

Some of the nutrients in flour are not easily available to the body because they're trapped in the outer layers of the grain and pass through the body largely undigested.

Uncle Tobys uses a clever milling technique claimed to release these nutrients — mainly from the aleurone layer (see diagram below) — and make them more accessible to the body. The aleurone layer is then concentrated in the flour, so **UNCLE TOBYS VitaGold** ends up with more — and more accessible — iron, zinc, and the B-group vitamins folate, thiamin and niacin, as well as more fibre than traditional wholemeal bread.

TIP TOP Holsom's wholemeal with wheatgerm is made from flour milled by another technique claimed to release these nutrients from the outer layers. This bread has more iron, zinc, folate and fibre in a serve than traditional wholemeal, as well as being a good source of vitamin E.


Germ or wheatgerm: Rich in proteins, essential fatty acids and vitamins.
Endosperm: Mainly starch with about 10% protein.
Pericarp: The outer bran layer. The main source of fibre in bread.
Aleurone: An inner bran layer. Contains fibre, protein, vitamins and minerals.

IN BRIEF

- **All bread is good for you. It's a good source of complex carbohydrate (starch and fibre), and a useful source of minerals and vitamins.**
- **Bread isn't fattening — it's what you put on it that can be. Use just a smear of butter or margarine, and don't load the mayo onto your sandwich.**
- **Generally, the higher the fibre content, the better. The table on pages 10–11 ranks bread types from highest to lowest fibre content.**
- **Find out how the new breads stack up nutritionally in the same table.**

Watch the salt

Most of us wouldn't think of bread as salty, but four slices of wholemeal, multigrain or white bread provide a quarter of the recommended daily limit for sodium. Rye bread, pita and focaccia can have even more. Salt is added to bread for flavour and helps control yeast fermentation.

Unfortunately, if you need to watch your salt intake you'll be hard-pushed to find a salt-reduced bread (one with less than about 345 mg of sodium per 100 g) or one with no added salt in a supermarket, though some bakeries sell it.

Alternatively, you can make your own salt-free bread. You can replace some of the salt with potassium chloride for taste. Salt-reduced and salt-free bread can taste bland at first, but if you persevere you can get used to it.

If you use margarine or butter on your bread, try a salt-reduced version.

Topped up

Folate fix

Folate (folic acid) is a micronutrient that's added to some breads these days — and we may see it added to a lot more in the near future. It's particularly important for women of child-bearing age because it can reduce the risk of giving birth to a baby with spina bifida. The National Health and Medical Research Council recommends 400 micrograms (µg) a day during pregnancy for most women, and since it's most important in the first few weeks, you might want to make sure you're getting this amount already if you have any chance of getting pregnant.

You might consider taking a folic acid supplement if you have trouble getting enough folate from your daily diet (if so, talk to your doctor), but some of the breads listed in Table 2 can provide valuable amounts.

For a list of foods that contain folate, see *How's your diet?*, CHOICE, October 1998.

Iron

Iron is added to some breads — **TIP TOP White stuff, UNCLE**

Soy and linseed — keeping hot flushes at bay?

Phyto-oestrogens — what do they do?

In the past decade a lot of research has focused on the benefits of phyto-oestrogens. These are natural components of plants (including soy and linseed) that partially mimic the effects of the human hormone oestrogen, and may help to protect against heart disease and hormone-related cancers (breast and prostate). They're also thought to help menopausal women.

It's their possible effect on menopausal symptoms that's got soy and linseed breads the most press. These symptoms are less commonly found in Asian women, who get more phyto-oestrogens in their diet because they eat plenty of soy-based products. Some Australian studies have looked into the effect of phyto-oestrogens (from soy and linseed) on hot flushes and vaginal cell changes, and while results suggest they can help, they're far from conclusive. Longer-term, well controlled studies are needed to substantiate the effects.

Is it worth eating soy and linseed bread?

Even though the jury's still out on the effect of phyto-oestrogens on menopausal symptoms, it's a good idea to include soy products in your diet because of their potential benefits in preventing heart disease and some cancers. Bean curd products like tofu, tempeh and miso, as well as soy milks, are good sources. If you can't manage to include these foods in your diet, then bread with added soy and linseed is a good option.

Linseed, as well as containing phyto-oestrogens, is a plant source of omega-3 oils (which are thought to reduce the risk of cardiac arrest, asthma symptoms, and inflammatory and arthritis symptoms).

The larger bread manufacturers were the first to introduce soy and linseed breads, and they're responsible for much of the research and marketing hype in this area. Now many smaller manufacturers have jumped on the bandwagon and there are at least a dozen brands out there (see Table 1, below right).

While it's not easy for manufacturers to reliably test the phyto-oestrogen content of their bread, you want some indication that what you're buying has a reasonable amount. Our advice is to stick to the brands that label the phyto-oestrogen content or that tell you how many slices of their bread you should eat to get a significant amount of phyto-oestrogens — at least this shows the manufacturer is trying to keep to a consistent level.

Scientists haven't yet figured out the amount of phyto-oestrogens you should aim for, but four slices of soy and linseed bread a day won't do any harm and may do some good. Soy and linseed aside, a lot of these breads are an excellent source of fibre (see Table 1).

Variable results

At 45, after suffering troublesome symptoms of menopause for three or four years, Carole consulted a naturopath, who told her to include large amounts of soy in her diet — smaller amounts wouldn't be effective, she said.

Carole started eating tofu every day (against her taste inclinations) plus two slices of soy and linseed bread. After three to four months, though, she'd noticed no relief of her symptoms.

Talking to others in a similar situation, she found different individual experiences. Some women said they'd eaten four slices of soy and linseed bread a day and got reasonable results, while others swore by it for relieving their symptoms.

Still living in hope, Carole has persisted with her two slices a day (she's now given up on tofu), even though she doesn't like their slightly greasy texture and heaviness. She also finds the bread has a slightly unpleasant fishy aftertaste (see *Something fishy?*, right). She's tried a number of different brands and finds a huge variation in their weight, taste and texture, and she suspects their soy content.

TOBYS Grains plus and **UNCLE TOBYS Energy white** (see Table 2 for amounts). Women and vegetarians in particular risk going short of iron. Lack of it can cause anaemia and fatigue and can affect the body's immune system. The best source is lean red meat. The iron in bread (as well as breakfast cereals and other non-animal sources) is not as accessible to the body as the iron from meat. For this reason Australian experts have suggested that it may be appropriate for occasional meat eaters and vegetarians to aim for a higher iron intake from non-animal sources than regular meat eaters.

Vitamin E

Vitamin E, an antioxidant that helps protect body cells from damage, is added to some of the new breads. Some studies suggest that antioxidants, particularly vitamin E, may protect against heart disease: the rate of death from coronary heart disease was considerably lower in people who ate a lot of vitamin E in their diet. Other large studies have suggested that taking vitamin E supplements can protect against heart disease. Vegetable oils, nuts, oily fish, green leafy vegetables and wholegrain cereals are good sources of vitamin E.

Pushing for percentage ingredient labelling

The national food regulator (Australia New Zealand Food Authority) is currently reviewing all the labelling provisions in the Food Standards Code, including ingredient labelling. CHOICE is pushing for mandatory percentage ingredient labelling — particularly for major ingredients and those emphasised on the label. We think it's reasonable to expect manufacturers to disclose how much soy and linseed is in a bread labelled as such, for example. Not so, it seems — only three brands labelled the percentage of soy and linseed in the ingredients list (these were **BUTTERCUP Molenberg soy & linseed**, **UNCLE TOBYS Soy & linseed** and **VOGEL's Soy & linseed**). One manufacturer told us the information was confidential! We think consumers deserve better.

Something fishy

Sally has always wondered why her soy and linseed bread seems to taste a bit fishy after four to five days. The fishy taste happens when linseed oil reacts with oxygen (oxidation). In fact, Sally's lucky it's only after this length of time that she notices this taste. Linseed oil goes off so easily that it can happen during the breadmaking process if proper care isn't taken, so the bread can taste fishy from the word go.

If you're not going to eat a whole loaf in one day, store it in the freezer and take out the number of slices you need each day. Unless you're more worried about your bread going mouldy in warm weather, don't store bread in the fridge. Refrigeration temperatures speed up the changes involved in the staling process.

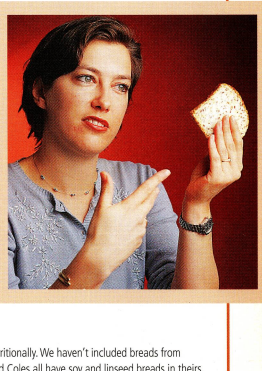


Table 1. Nutritional comparison of soy and linseed breads

We bought all the soy and linseed breads we could find in supermarkets across Australia, and compared them nutritionally. We haven't included breads from supermarket in-store bakeries, but Franklins, Woolworths (including Safeway in Victoria and Purity in Tasmania) and Coles all have soy and linseed breads in theirs.

Brand (in order of fibre content)	**Serving size, 2 slices** (g)	**Energy** (kJ/cal per serve)	**Sodium** (mg per serve)	**Sodium** (% of daily limit)	**Protein** (g per serve)	**Fat** (g per serve)	**Carbo-hydrate** (g per serve)	**Fibre** (g per serve)
MOORES New soy & linseed bread yeast free **(A)**	72	856 / 205	208	9	9.6	4.6	31	13.0
POTTS Soyin soy linseed **(B)**	100	1020 / 244	195	8	12.0	3.8	40	10.0
BURGEN Soy-Lin soy & linseed **(C)**	80	1054 / 250	360	16	10.6	7.1	36	9.6
VOGEL'S Soy & linseed **(D)**	76	790 / 189	291	13	8.5	5.1	27	8.1
HELGA'S CONTINENTAL BAKEHOUSE Soy & linseed **(E)**	90	972 / 232	459	20	10.0	5.2	36	6.9
BURGEN High bake soy & linseed **(C)**	95	1091 / 254	443	19	12.2	5.8	39	6.6
COUNTRY LIFE BAKERY Rye hi soy **(F)**	64	672 / 160	147	6	9.0	2.7	25	6.3
COUNTRY LIFE BAKERY Hi soy	64	704 / 167	211	9	8.7	3.1	26	6.0
ALPINE BREADS Linseed & soya **(B)**	60	681 / 163	192	8	7.5	3.8	24	4.7
UNCLE TOBYS Soy & linseed	80	820 / 195	352	15	9.6	2.2	33	4.6
BUTTERCUP Molenberg soy & linseed	71	740 / 177	339	15	9.3	2.1	30	4.1
COUNTRY BAKE Soy & linseed **(F)**	57	621 / 148	223	10	6.7	3.4	23	2.5

(A) Available only in NSW and Queensland from Woolworths and Coles.
(B) Available only in Victoria.
(C) Not available in Tasmania.
(D) Not available in Western Australia.
(E) Available in regional NSW, Victoria, Queensland, Tasmania and Darwin.
(F) Available only in Tasmania.

Table 2. Nutritional content of packaged breads

1			2	2	3	4	5
Bread type (in order of fibre content, within groups)	**Serve size** (g) **	**Energy** (kJ/cal per serve)	**Sodium** (mg per serve)	**Sodium** (% of daily limit)	**Iron** (mg per serve)	**Zinc** (mg per serve)	**Thia** (mg serve
Rye	2 slices (76)	779 / 185	358	16	1.1	0.8	0.3
Wholemeal	2 slices (60)	611 / 146	265	12	1.4	0.8	0.2
White – fibre-increased **(A)**	2 slices (67)	690 / 163	327	14	1.5	0.7	0.3
Multigrain	2 slices (60)	614 / 146	275	12	1.3	0.8	0.3
Pita – white	1 small pocket (75)	840 / 201	390	17	1.1	0.4	0.3
Focaccia	Quarter (65)	716 / 171	380	17	na	na	na
White – regular	2 slices (60)	627 / 147	288	13	0.7	0.4	0.2
Innovations *							
TIP TOP Multi-Grain 9 grains toast	2 slices (78)	814 / 190	351	15	1.3	na	0.2
UNCLE TOBYS Vitagold golden bread	2 slices (76)	779 / 186	333	14	2.4	1.8	0.4
TIP TOP Holsom's wholemeal with wheatgerm toast	2 slices (74)	778 / 192	333	14	2.0	1.7	0.2
TIP TOP Multi-Grain 9 grains	2 slices (67)	699 / 163	302	13	1.2	na	0.2
UNCLE TOBYS GrainsPlus grain bread	2 slices (76)	786 / 188	310	13	3.0	1.8	0.4
TIP TOP Holsom's wholemeal with wheatgerm	2 slices (67)	704 / 173	301	13	1.8	1.5	0.2
TIP TOP White stuff toast	2 slices (78)	804 / 188	351	15	4.7	2.8	0.9
UNCLE TOBYS Energy white	2 slices (76)	794 / 190	329	14	3.0	na	0.4
TIP TOP White stuff	2 slices (67)	691 / 161	302	13	4.0	2.4	0.7

* Tip Top brands are not available in Tasmania.

** The weight in brackets (for two slices) is based on the most common weight of one slice. Bear in mind if you buy unsliced bread that the weight of two slices can vary greatly, depending on how thickly you cut it.

na No figures available. For focaccia the nutrient levels (except for fat) will be similar to white bread.

(A) The brands that contributed to this average include Tip Top White stuff, Tip Top Hyfibe white, Buttercup Wonder white, Farmland Super fibre white and Homebrand Super fibre bread.

(B) No folate is added to this bread. The high levels are there naturally, released during the milling process and then concentrated — see page 7 for details.

(C) Tip Top (the main supermarket brand) is lower in fat, with 2 g of fat in a serve.

Special breads

■ **If you're sensitive to wheat gluten, gluten-free bread made mainly from maize (corn) flour is available in most supermarkets. There's even gluten-free focaccia.**

■ **There are plenty of yeast-free breads on the market as well. Some of these have sodium bicarbonate added as a raising agent instead of yeast, so can be quite high in sodium.**

■ **There are also many specialty packaged breads, like sunflower and barley, and honey and oats. Have a look at the nutrition panel before you indulge too often, because they tend to be quite high in fat.**

Fibre-increased white

Fibre-increased white bread may be worth a try if you want to increase your fibre intake but prefer white bread, as kids often do. The average child eats only about half the desirable level of dietary fibre.

BUTTERCUP Wonder white contains 'Hi-maize' as the source of extra fibre. It's different from wheat in that it provides 'resistant starch' — a form of starch that doesn't get digested by the body. It travels through the intestine in the same way as fibre and it's thought to act in a similar way to improve bowel health. It doesn't have as big a laxative effect as wheat fibre, though, so if you're constipated you should probably still go for a wholemeal bread instead.

Most of the other fibre-increased whites contain various sources of vegetable fibre, including lupin or pea hulls. There's no evidence yet whether bread made with this type of added fibre has similar beneficial properties to wholemeal bread.

1 Bread type

■ **White** has had almost all bran and wheatgerm removed, decreasing the fibre, mineral and vitamin content. 'Split' white bread is just an 'airier' type of white bread — a two-slice serve will weigh less and so have fewer nutrients. Fibre-increased whites have various forms of fibre added — see left.

■ **Wholemeal** bread must contain 90–100% wholemeal flour (which is made from the whole of the wheat grain, including the bran and wheatgerm), which can be blended with up to 10% white flour. Wholegrain bread is the same as wholemeal but there are bits of grain in it.

■ **Multigrain** is made from white and/or wholemeal flour mixed with whole or kibbled (cracked, softened) grains of wheat, rye or other cereals to give a crunchy, grainy texture and boost its fibre content.

6 Niacin (mg per serve)	7 Folate (µg per serve)	8 Vitamin E (mg per serve)	Protein (g per serve)	Fat (g per serve)	Carbohydrate (g per serve)	9 Fibre (g per serve)	Bread type (in order of fibre content, within groups)
2.1	na	na	7.6	1.6	35	5.0	**Rye**
2.9	na	na	5.8	1.5	27	3.9	**Wholemeal**
2.7	na	na	6.2	1.8	31	3.7	**White** – fibre-increased **(A)**
2.3	na	na	5.4	1.3	28	3.0	**Multigrain**
2.4	na	na	7.0	1.7	39	2.1	**Pita** – white
na	na	na	5.2	3.3 **(C)**	30	2.0	**Focaccia**
1.9	na	na	5.4	1.4	28	1.7	**White** – regular
2.0	na	na	9.4	3.8	30	5.8	**TIP TOP** Multi-Grain 9 grains toast
5.1	79 **(B)**	na	7.7	1.7	35	5.6	**UNCLE TOBYS** Vitagold golden bread
2.3	74	3.7	8.9	2.1	34	5.0	**TIP TOP** Holsom's wholemeal with wheatgerm toast
1.7	na	na	8.0	3.3	26	5.0	**TIP TOP** Multi-Grain 9 grains
3.8	50	2.5	7.3	2.2	34	4.8	**UNCLE TOBYS** GrainsPlus grain bread
2.1	67	3.3	8.0	1.9	31	4.5	**TIP TOP** Holsom's wholemeal with wheatgerm
3.9	156	3.9	7.8	2.0	35	3.9	**TIP TOP** White stuff toast
3.8	50	na	6.7	2.0	35	3.5	**UNCLE TOBYS** Energy white
3.4	134	3.4	6.7	1.7	30	3.4	**TIP TOP** White stuff

■ **Rye bread** contains at least 30% rye flour mixed with wholemeal and/or white wheat flour (light rye). Traditional rye bread (dark rye) contains much more rye flour and is usually higher in fibre than light rye.

■ **Pita bread** (white and wholemeal) is a round, flat, middle-eastern bread, which can be split open to form a pocket for fillings. Wholemeal pita is higher in fibre than white.

■ **Focaccia** is a soft Italian bread made with white flour and olive oil, often with herbs and garlic added.

2 Sodium

A diet too high in sodium (a constituent of salt — sodium chloride) can contribute to high blood pressure, which in turn is linked to strokes and heart disease, so it's wise to keep your sodium intake down. This is particularly important for older people (65 and over), as blood pressure often increases with age.

The maximum recommended daily intake (RDI) of sodium for both adults and children over seven is 2300 mg.

3 Iron

Iron is important for making haemoglobin in red blood cells, which carry oxygen to muscles and nerve cells. Some of the new breads contain extra iron.

For more information on iron see *Topped up*, page 8. The RDI for iron varies depending on age and sex, as follows:

■ Children 8–11: 6–8 mg
■ Children 12–18: 10–13 mg
■ Men 19–64: 7 mg
■ Women 19–54: 12–16 mg (requirements decrease after menopause).

4 Zinc

It's needed for many functions in the body, including the metabolism of protein and carbohydrates, wound healing, growth and vision. The RDIs are as follows:

■ Men, women and children over 11: 12 mg.
■ Children 8–11: 9 mg.

5 Thiamin

By law, thiamin must be added to bread. Thiamin is used to treat Wernicke-Korsakoff syndrome (a disease often found in people with alcohol dependency), and the theory is that bread is widely consumed so is a good food to add it to in order to reach these people. Thiamin is involved in many enzyme systems in the body, including those converting carbohydrate to energy. The RDI for thiamin varies slightly depending on age and sex, but as a guide aim for about 1 mg a day.

6 Niacin

Niacin is needed for the body to use carbohydrates, fats and proteins, and to obtain energy from them. The RDIs are as follows:

■ Men 19–64: 19 mg
■ Women 19–54: 13 mg
■ Children 8-11: 15 mg (this increases with age up to 21 mg in 16–18-year-old boys).

7 Folate

Folate is important for proper development of the foetus (see *Topped up*, page 8, for more information). The suggested RDI for pregnancy is 400 µg.

8 Vitamin E

The RDIs are as follows:

■ Men: 10 mg
■ Women: 7 mg
■ Children 8–11: 8 mg (this increases with age up to 11 mg in 16–18-year-old boys).

For more on vitamin E see *Topped up*, page 8.

9 Fibre

Health experts recommend we aim for at least 30 g of fibre a day, but most people eat far less than this.

Exterior paint — no cracks, please

It's just one year into our new test, but already we've uncovered a handful of paints that aren't up to the job.

IN BRIEF

- **Five paints you wouldn't want to buy: see page 13.**
- **Painting tips: getting a good finish, keeping safe and working green — pages 13 and 14.**
- **Watch out for lead if you're repainting an old house (see *Lead alert!* on page 14).**

THERE'S SO MUCH CHOICE IF YOU'RE planning to spruce up the house this summer. What type of paint should you choose? And which brands are best?

To answer these questions, we've started a new test of exterior house paints. Over 100 paints are currently sweating it out on our specially prepared timber and fibro panels to see how well they stand up to outdoor weathering.

Hot summer days — damaging sun rays

The Australian summer sun is strong and unrelenting. Exterior paints need to be formulated to withstand the onslaught from heat and UV radiation. Dark colours in particular are vulnerable, because they absorb more heat and UV radiation than light colours do.

In our test we make it even worse for the paints — we incline them at 45° facing north. In this orientation, they age faster than they normally would; one year on our panels is probably worth around two on most sides of a house.

Paints on test

We're testing all acrylic (water-based) and enamel (oil-based) paints made by the following manufacturers in all finishes. We bought white and the closest colour to Brunswick Green for each paint, in order to test the performance of both light and dark colours.

- Berger
- Bio
- Bristol
- British Paints
- Dulux
- Duralex
- Haymes
- Livos
- Pascol
- Solver
- Taubmans
- Walpamur
- Wattyl
- White Knight Paints

The vast majority of these paints are OK after one year on test, but it's too early to tell which will really last the distance, so we haven't listed their performance in a table.

We applied all paints according to manufacturers' directions and followed the relevant Australian standard for the exposure testing of paints.

No crack-ups allowed ...

A good paint should look good while protecting the material it's on. If the paint cracks, blisters, flakes or erodes, it's suffered an *integrity* failure — this could eventually lead to damage of the underlying building material. Timber, in particular, is costly and time-consuming to repair.

So when the time came to check our panels, our prime concern was whether the paint film was still intact.

After just one test-year, any paint showing any one of the integrity defects listed above is simply unacceptable. In fact, Standards Australia guidelines don't permit any integrity failures even after *three years* of exposure.

... but some cracked anyway

Two paints cracked far too early: **LIVOS Vindo Enamel Paint** (green) and **LIVOS Vindo Coating Varnish** (white).

They were the only paints at this early stage of the test to fail structually; most others are weathering well. Our advice — just don't buy them.

They're promoted heavily on their 'natural' solvent-free formulations; if they're ever going to be viable alternatives to regular paints, they'll need to last much longer.

Not cracked, but not pretty either

One reason to choose an enamel paint is the appealing shiny gloss finish you get. So what do you think of an enamel paint that loses nearly all of its gloss after just one year? **BIO 8 Different Colours Enamel Lacquer** (green) lost 97% of its gloss and also rated poorly for colour change. It didn't crack or

otherwise fail structually, but you could hardly say this was a 'shining' performance.

The only other big gloss losers were also among the dark green enamels: **TAUBMANS Ultra Gloss** and **BERGER Full Gloss Enamel** (losing, respectively, 82% and 73% of their gloss on timber).

If you're after a long-lasting gloss shine, don't buy these paints.

Oil or water-based?

Whether you use oil or water-based paint depends on what, and where, you want to paint.

As general rule water-based acrylics are best for bulk exterior areas like weatherboards or brickwork, but it can be a good idea to keep them off your window frames and doors.

Acrylics are generally regarded as being more durable than oil-based enamels. They're softer, and can much better accommodate any shrinking or expansion of the material underneath, especially timber — but in hot weather, this softness can sometimes cause them to stick if two painted surfaces come into contact, such as a door and its frame.

Enamels, on the other hand, continually get harder with age and become brittle, which often causes them to crack earlier than acrylics. But the plus side to this process is high wear-resistance and non-stick properties — advantages that make them preferable in surface-contact situations.

The Australian standard for the painting of buildings recommends acrylics for most exterior surfaces, but nominates enamels as the preferred paint type for trim and finish areas like doors and window frames.

One thing we'll be looking for in later years of the test is any enamel paints that last as well as acrylics — particularly in a darker colour.

Continued overleaf

This panel shows the poor performance of the Livos Vindo Enamel Paint (green). The left-hand side of the panel was exposed in our test, while the right-hand side shows the paint in its original condition.

What *not* to buy

- **LIVOS Vindo Enamel Paint** (green)
- **LIVOS Vindo Coating Varnish** (white)
- **BIO 8 Different Colours Enamel Lacquer** (green)
- **TAUBMANS Ultra Gloss Enamel** (green)
- **BERGER Full Gloss Enamel** (green)

See the text, left, for what went wrong with them just a year into the test.

Well done — that looks great!

Want all that hard work to be worthwhile? If you're not a regular painter, arm yourself with know-how before you start.

- Facing an already painted surface? Should you strip it back, or just wash, sand lightly and start painting?

It depends mostly on what condition it's in. If the old paint is badly cracked or peeling and is not sticking strongly to the underlying building material, it has to be stripped back. Minor cracks and peels can be dealt with by scraping and sanding, as long as the paint isn't loose. To find this out, cut a small cross in the paint with a knife, press some adhesive tape firmly over it, then quickly pull. Do this several times in different places. If no paint sticks to the tape, you can sand back and start painting.

Other things you might need to know or consider:

- You can apply a new acrylic coat on top of a pre-existing enamel, as long as the enamel surface is in good condition and not glossy; simply sand it lightly back to a matt finish.
- You can't generally put a new enamel coat on top of an acrylic one, unless you use a specially formulated enamel.
- If you're using a semi-gloss or gloss acrylic paint, a smoothly sanded undercoat may be a good idea to promote gloss. If you're painting with a flat or low-sheen acrylic an undercoat is optional.
- To strip back, simply start scraping. If you've got a lot of paint to remove, consider one of the following: a heat gun (to soften the paint, which you then scrape off), a disc or oribital sander, or a specially formulated chemical stripper — but don't use methylene chloride-based strippers, as they generate toxic fumes.
- If you've got mould growing, it's important to treat it effectively by washing the surface with bleach; use a solution of one part household bleach (containing sodium hypochlorite) with three parts water. If the problem is extensive you may require a specially formulated mould-resistant paint.

Apply this test if you don't know what paint type you're covering: dab some methylated spirits onto a cloth and gently rub it on; acrylics will come off slightly, enamels won't.

The paint panels on test in harsh conditions: angled at 45° and facing north in a highly polluted environment.

Safety and the environment

Paint contains solvents to keep vital components of the formulation 'wet' or in solution. These solvents are volatile organic compounds (VOCs). They can affect the central nervous system, sometimes causing 'painter's syndrome' (characterised by dizziness, nausea and headaches). They have also been linked to skin conditions and diseases of the lung, liver and reproductive systems.

VOCs are readily absorbed through the skin, lungs and stomach. No wonder, perhaps, that professional painting is classed by the World Health Organization International Agency for Research on Cancer as a high-risk occupation.

Enamel paints contain around 30–40% VOCs; typically acrylics contain one-fifth of this (6–8%). Although exposure to both products is considered to present only a small danger to the occasional painter, if you're specially concerned wear protective clothing such as overalls, rubber gloves and safety glasses, and make sure ventilation is good.

In terms of the environment, VOCs contribute to photochemical smog, so acrylics are better in this respect. In the US, some states have restricted the amount of VOCs that paint products can contain. A joint initiative by the Australian Paint Manfacturers Federation and the Australian Paint Approval Scheme has brought about, from July 1996, a steady decline in the amount of VOCs in Australian paints. By July 2000, Australian paints should have some of the lowest VOC contents in the world.

Cleaning up your act

You've finished your masterpiece, now it's time to deal with the mess. Follow the procedure below to reduce the environmental impact of your clean-up.

- Transfer as much paint as possible from the brushes back into the can by repeated scraping and wiping. 'Paint' lots of newspaper to get rid of as much paint as you can.
- Clean brushes in a glass jar of either turps (for enamel paint) or water (for acrylics); again, squeeze as much paint off as possible and use paper to get rid of the rest.
- Give brushes a final wash in hot water and detergent, and a cold-water rinse.
- Store used turps in a jar for a fortnight with the lid on firmly, by which time the paint residues should have settled out, leaving clear turps and paint sediment. Decant the turps into another container for your next clean-up and let the sediment dry out before cracking and peeling it off. You can put this in the garbage.
- Use a similar method for the wash-water from cleaning up water-based paints.

Lead alert!

In recent years, according to the Environment Protection Authority in NSW, all cases of acute lead poisoning in children that required hospital admission in Sydney were attributed to home renovations involving lead paint.

If you're stripping back a house painted pre-1970, assume you're dealing with lead-based paint. Don't panic — check by testing the paint for lead content with a lead test kit (available from some paint manufacturers and specialist paint stores). If you do have lead paint, follow these guidelines:

- If the lead paint is intact, you can safely paint over it.
- Wear protective overalls, disposable overshoes and a half-face respirator that meets AS1716 (check the packaging) when removing the paint. Young children, pregnant women and pets should leave the home while you're stripping lead paint.
- Don't use heat-stripping methods, as they may generate toxic lead fumes.
- Don't generate dust by dry sanding/scraping. When scraping and sanding, keep all surfaces wet.
- When working outside, collect wet scrapings on a groundsheet to prevent soil contamination. When stripping inside, seal entrances with two lengths of plastic sheeting overlapped in the middle. Empty the room of all movable contents and cover the floor with plastic sheeting; tape it to the walls. Other immovable surfaces should also be covered. When you've finished, wrap the plastic sheeting up securely.
- In most states, small quantities of lead-contaminated paint may be disposed of in household garbage, but large quantities should go to an appropriate waste disposal facility. Contact your local council for advice.

More comprehensive information is available from the Environment Protection Authority (or environment agency) in your state.

If the surface was painted pre-1970, get a lead test kit from your specialist paint shop to test the paint for lead content.

TEST REPORT

Toothbrush *time*

It's a good brushing technique that's vital for keeping your teeth healthy — not a toothbrush with a lot of whiz-bang 'innovations'.

CAN ONE TOOTHBRUSH REALLY BE SO DIFFerent from another? Three hundred CHOICE readers thought so when they trialled 30 widely available toothbrushes of a variety of shapes, sizes and colours.

While there are some weird and wonderful innovations, particularly to heads and bristles (see *Brushing with a difference*, page 16), our panel of experts didn't think any of them could compensate for a poor brushing technique. They also weren't overimpressed by new features such as flexible necks and non-slip grips, emphasising that the effectiveness of a toothbrush depends mainly on the brushing technique of the person using it.

You can find out what to look for in a toothbrush on page 16, based on our experts' advice — for example, a compact head and soft bristles.

The amount of pressure you use when brushing and your technique also affect the durability of a toothbrush — and these factors are difficult to measure. The easiest way to tell when you need a new brush is when the bristles start to splay on your old one.

IN BRIEF

- **The top 10 toothbrushes, as rated by our trialists, all had some kind of supposedly ergonomic feature, like a flexible neck or a non-slip grip, though our experts weren't convinced they'd make much of a difference to how well you'd brush your teeth.**
- **Our experts recommend a brush with soft bristles and a small, compact head.**
- **We had an overwhelming response to our request for help with this trial. Thanks to all the CHOICE readers who offered to take part — we just couldn't fit you all in the trial.**

The toothbrush trial

At the beginning of May we mailed 1500 toothbrushes to a panel of 300 subscribers across Australia. Each trialist received five toothbrushes and used each toothbrush for three days, brushing their teeth at least twice a day. They assessed the comfort of different aspects of the toothbrushes, including the head, handle and bristles. They also assessed how easy it was to reach all their teeth. In the majority of cases, people who typically use soft bristles were given a soft toothbrush to use, while those using medium received that type.

The trialists knew which brands the toothbrushes were because most have some kind of identification that can't be disguised, as it would affect the feel or grip of the handle.

The brushes' overall scores combine the trialists' scores for accessibility and overall comfort. Overall comfort contributed 70% and ease of access 30%.

WHAT TO BUY

The trialists generally liked the following four toothbrushes best, praising the size of their heads, which made it easy to reach all teeth, and the non-slip grips, which made the brushes easy to hold and manipulate. One of our experts, on the other hand, had reservations about all these brushes, particularly the ones with uneven bristles (see page 16). Numbers relate to the photo above.

1 MACLEANS Flex Direct
Overall score: 83% $3.96

2 ORAL-B Advantage Control Grip
Overall score: 81% $3.99

3 REACH Access
Overall score: 80% $3.69

4 MACLEANS Flex
Overall score: 78% $2.96

Good Value

Dentists recommend replacing your toothbrush every two or three months — that can add up to a lot of toothbrushes in a lifetime. If you don't like the idea of paying $3 or more each time for such a small everyday item, try one of the following. They cost less than $2 each and scored reasonably well for comfort and accessibility.

5 FARMLAND Adult
Overall score: 69% $1.95

6 JUST ESS Rubber Grip (pack of two)
Overall score: 68% $2.99

A green toothbrush?

Approximately 25 million toothbrushes are sold every year in Australia, which adds to landfill over the years.

One of the brushes we trialled may have the answer — a toothbrush with replaceable heads. When you first buy the **ECO-DENT** toothbrush you buy the handle and heads with the type of bristles you want. Additional heads are available in packs of four, so you just replace the head when the bristles wear out, rather than throwing away the whole brush. However, a number of trialists thought the head was too small.

According to our panel of experts:

- The brush **head** should be small enough to reach your back teeth, particularly on the cheek side, without discomfort. A narrow head makes it easier to reach all your teeth. Smooth, rounded corners help avoid gum damage.
- **Bristles** should be soft and flexible, so that they're less likely to damage gums and wear away the tooth surface. Two of our three experts say the bristles should all be the same height (or close to it); you may need to learn a new brushing technique for a brush with uneven bristles to be effective.
- The **handle** should be easy to grip and manipulate. A fairly straight handle is preferable, as angles and curves may affect your control of the brush.
- **Non-slip** features like indentations on the handle or rubber grips may make the brush easier to hold, but the experts weren't convinced this would help you brush your teeth better.

Caring for your teeth

Toothbrushing assists with the removal of plaque — the bacteria that build up on your teeth — which is the main cause of tooth decay and gum disease. Other tools that help are fluoridated toothpaste (see *Fluoridation — Friend or foe?*, August 1997, for more on this) and dental floss. How often you eat is just as important as what you eat: constantly snacking means bacteria (plaque) can keep building up on your teeth.

Brushing with a difference

There are some weird and wonderful toothbrushes out there. We looked at three that have three sets of bristles — claimed to enable you to clean the inside, outside and top of your teeth simultaneously: a sort of 'wraparound' effect. Although they're not currently widely available in Australia, we thought it would be interesting to see how a small panel of trialists liked them.

Initially the trialists found the three-sided toothbrushes awkward to use, but after a couple of days some of them were converted, finding them less work than with a normal toothbrush.

Four of the six people who tried these brushes said they would consider purchasing the **COLLIS-CURVE** toothbrush (centre). The **SUPERBRUSH** (right) wasn't as popular with the trialists, although two said they would consider buying it. The **DENTRUST** (left) with its hard bristles wasn't very popular at all. The two experts who commented on these brushes had strong doubts about all of them.

What the trialists thought...

I enjoyed the trial, as toothbrushes are always a bone of contention — you can buy expensive ones and be disappointed. But cost isn't the only factor to think about. You also have to consider how easy they are to use.

Chris Ward, Marden, SA

Teeth care is very important and so I was very interested in the trial. I always try something new when I purchase toothbrushes — that's the only way to find out if they work. The Macleans Flex Direct was very good. I could move it around and access back teeth easily. The No Frills was nice and comfortable, too.

Heather Douglas, Weetangera, ACT

I liked the toothbrushes with a rubberised grip — they had a good feel to them. I liked the Oral-B Advantage Control Grip handle, also the Butler Gum Super Tip handle.

Charles Linsley, The Gap, Queensland

THE REST

These are the rest of the toothbrushes in the trial with their overall scores. The prices are a good target to aim for when shopping around, based on price checks in August 1998.

Colgate Sensation $3.69 76%

Jordan Flex $2.99 76%

Oral-B Advantage Angle $3.98 74%

Butler Gum Super Tip $3.95 73%

Jordan Sport $2.19 (we paid $2.79, which may be more realistic) 73%

Oral-B Indicator Plus $3.49 73%

Jordan Double Action $2.95 72%

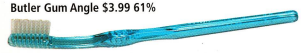
Colgate Plus $2.92 66% (a new model now has slightly different bristles)

Eco-Dent$3.95 65%

Sensodyne 3.5 Row $3.95 65%

Reach Frosts $2.97 64%

Butler Gum Angle $3.99 61%



Colgate Flexible $3.20 61%

Oral Spring Ideal $4.95 59%

Homebrand Premium $0.69 (pack of 3) 57%

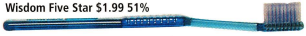
No Frills Premium $1.96 57%

Just Ess Clean Angle $3.35 56%

DuroDont Multituft $1.00 51%

Reach Between $2.99 51%

Wisdom Five Star $1.99 51%

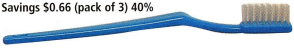


Wisdom Value $1.08 49%

Tek $1.67 46%

Formula Trendy $1.00 42%

Savings $0.66 (pack of 3) 40%



Electric toothbrushes

Electric toothbrushes are another option. The Australian Dental Association says they're not necessarily better than ordinary toothbrushes — once again, it depends on the effectiveness of your brushing technique.

They could be particularly useful for people who lack dexterity or have a physical disability, and the fun of using an electric gadget may help motivate your kids to brush their teeth.

The Independent Living Centre suggests that the larger handle of these products might be useful for people who have difficulty gripping objects, while people with hand muscle weakness may find an electric toothbrush will help do a more effective job.

Electric toothbrushes tend to be quite expensive at around $60 to $100, with replacement heads costing around $7 each. You might find them easier to use than a manual toothbrush, but you still need to know how to brush your teeth properly. An electric toothbrush won't do all the work for you.

Effective toothbrushing

When brushing your teeth it's important to take your time and make sure you clean every tooth surface. Using a tiny back and forth motion, brush your teeth at the gum line, working your way systematically around the outside and inside of your teeth. The biting surface of your molars can be cleaned with a gentle scrubbing motion. Be careful to not brush too hard as you may damage your gums.

This article cuts through the 'huff and puff' to give you a guide to choosing the right home and contents insurance.

Saving *your* home *from the* big bad wolf

IN BRIEF

- **Wherever you live, you can buy a good home or contents policy at a good price. See *How much you can save*, right, and the Best Buys for each state for details.**
- **Even if you start by checking out our Best Buys, you still need to read the fine print in the policy to make sure your personal situation is covered. For example, only seven companies cover flood, and with most of those it's an option you pay extra for. And even with these policies the insurer can refuse flood cover on an individual basis. Buyer beware!**

EARLIER THIS YEAR IN KATHERINE, Wollongong and parts of northern NSW, heavy rains raised creeks, lakes and rivers, burst pipes and produced large flows of water in unexpected areas. In Katherine 57% of the houses and flats and 500 businesses were damaged. Even now, residents are sorting out whether they're entitled to make insurance claims, and if so for how much.

Natural disasters are a costly reminder of the importance of understanding the insurance that covers our home and its contents. But more common personal events such as house fires, broken glass or theft also make home and contents insurance worthwhile.

How to use this article

To make sure you get the most from your home and contents insurance, follow these simple steps:

- Work out how much you should insure for; see page 19.
- Choose what kind of insurance you want; see page 20.
- Compare the policies for what's covered; see pages 21 to 23. For our **Best Buys** and a comparison of the policies in your state, see:
  - ACT, page 27.
  - NSW, page 28.
  - Northern Territory, page 29.
  - Queensland, page 30.
  - South Australia, page 31.
  - Tasmania, page 32.
  - Victoria, page 33.
  - Western Australia, page 34.

  Page 26 gives you a guide to how to use the tables and **Best Buys**.
- Decide how you want to buy your insurance and the excess you want to commit to, making sure you get any discounts you're eligible for; page 24.
- Be prepared for making a claim, and find out how satisfied CHOICE readers are with companies' claims handling; pages 24 and 25.

Step 1: Straw, sticks or brick — how much should you insure for?

While 91% of people who own their home have house insurance, 39% of Australian households don't have any contents insurance, including 75% of people who rent. Many people insured (43%) don't have enough cover to completely rebuild or replace their house or contents. This is known as **underinsurance**. On the other hand, there's no advantage to overinsuring — an insurance company won't pay out to let you upgrade your house or contents.

Many people think they're saving money by taking out a lower level of cover than they really need, but increasing the cover on your home insurance by 20% doesn't mean your premium will rise by that much — it may only be another $20 or $30.

Assessing your building

With house (or building) insurance you're insuring for the cost of clearing your site and rebuilding your home from scratch. Don't confuse this with its market value, which includes the cost of the land.

To help you work out the rebuilding value of your house, most insurers provide a 'building calculator' that gives you the cost per square metre of rebuilding a brick or timber house in your state. This is an indication only and the cost used varies between companies. So the amount you end up with could be different, depending on which prices you use.

For a more individual valuation you can use a valuer. It can cost around $700 for an average $125,000 house, but gives you a clearer indication of what your costs are likely to be. To find a valuer call the Australian Property Council in your state and ask for a list of certified valuers in your area. Choose a valuer who is prepared to guarantee their valuation.

Assessing your contents

Insurance companies work on the assumption that the amount of your contents cover is what it would cost to replace the lot — so include everything, not just individual valuable items.

The easiest way to determine how much contents cover you need is to go from room to room in your home, writing down what you have, and approximately how much it would cost to replace.

Insurers often provide a guide, as well as giving an estimate of price. Prices listed in CHOICE for tested products are also a good way of working out what you would need to pay if you were buying the same items today.

Some insurance companies require a valuation certificate for items over a certain amount. Even if you don't have to, getting a valuation for rare or valuable items, such as art, jewellery or antiques, is a good idea. It helps you work out the amount of insurance you need, and can also be used as proof of both ownership and the value of the item if you need to make a claim. You can find valuers specialising in antiques, jewellery or general items through the Yellow Pages.

Now you're ready to:

- Decide if you need a professional valuation for your home and any of its contents.
- Work out how much cover you need for your house and contents if you think your situation is straightforward and you don't need any valuations.

Your next step:

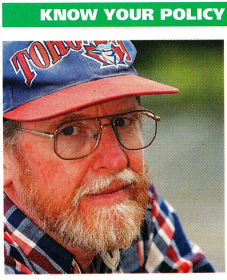
- Choose how you want your home and contents to be covered, and the type of cover you want.

How much you can save

Because insurance premiums are based on where you live and how much you insure for, we can't tell you exactly what you'll pay for an insurance premium. But we've found some large price savings between very similar policies. For example, if you live in a high-risk area and are choosing between good defined events policies, you can save:

- **ACT: $120 on house and $177 on contents insurance.**
- **NSW: $156 on house and $187 on contents insurance.**
- **Northern Territory: $161 on house and $134 on contents insurance.**
- **Queensland: $185 on house and $152 on contents insurance.**
- **South Australia: $112 on house and $187 on contents insurance.**
- **Tasmania: $165 on house and $138 on contents insurance.**
- **Victoria: $97 on house and $326 on contents insurance.**
- **Western Australia: $798 on house and $128 on contents insurance.**

KNOW YOUR POLICY DOCUMENT, AND BE PERSISTENT



When Ken Nicholls from Rosebank in NSW wanted to renew his policy, his insurance company told him it had been taken over by another company "with no changes to policy conditions".

A short time later Ken's home was broken into, resulting in window damage and a missing set of keys. When he made a claim, his insurance company told him, "We don't cover replacement of keys."

Ken remembered that his old policy had covered this, and complained successfully. However, when he received his cheque he found that an excess for contents cover of $100 had been taken out, whereas loss of keys should have been covered under his building insurance with a lower excess of only $50.

Ken visited the company's office, and after investigating the matter a staff member told him he would receive a cheque for $50.

"At this point I'm not going to dump them, but one wonders how someone less persistent than I would have fared," he says.

Like some help?

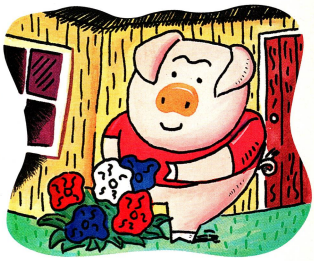
The CHOICE Online website has a calculator that can help you decide how much to insure your contents for. If you have access to the Internet, go to www.choice.com.au and follow the house and contents insurance prompts.

Step 2: Keeping the wolf from the door — what type of policy?

Ask yourself two questions:

- What do you want to be insured against?
- Do you want to be able to replace your house and contents as if they were new?

The answers help you decide what type of policy you should buy.



Insurance against what?

Some people are happy with insurance that very specifically defines what's covered, while others prefer to be covered for any potential mishap. The former, a **defined events** policy, is usually cheaper and clearly sets out what is and isn't covered. The events covered are fairly standard, and include:

- Fire and explosion.
- Lightning, thunderbolts and meteorites.
- Theft, burglary and malicious damage.
- Earthquake.
- Riot.
- Impact by animals or vehicles.
- Storm or tempest.
- Bursting, leaking or discharging of tanks or pipes.

While it may seem tedious, it's important to read the definitions of these events carefully. For example, fire is burning with flames, but not the effect of heat without a flame, so there's no cover for cigarette burns or scorch marks. Water that comes through your roof may be covered as storm damage, but water that comes in under the door could be considered flood — which many policies don't cover: see page 21.

An **accidental damage** policy more broadly includes any unintentional event and then sets out the exclusions. Check what's excluded — we found some accidental damage policies that didn't cover dropped glassware or damage done by cleaning with chemicals, for example.

Reimbursed how?

When you choose home and contents insurance policies you also need to decide how you want to be compensated for a claim. Your options are an **indemnity** policy or a **replacement** policy. An indemnity policy will reimburse you for the value of the goods in the condition they were in when they were damaged. A replacement policy gives you new-for-old cover.

As a rule, indemnity policies are cheaper, as they're not paying for the cost of a new product. For example, if your 10-year-old television was stolen, you'd get the cost of buying another one of the same age, rather than a brand-new one.

More popular and more comprehensive are replacement policies. You calculate the cost of replacing the items with new ones and insure for that amount, and if your house burns down or you're robbed, the insurer will simply pay the amount you're insured for. Despite this principle, many of the policies we looked at have some items that are depreciated, such as carpets after five years.

Replacement policies are more expensive, but it's well worth the additional cost if you can afford it. All the policies we've assessed give you new-for-old replacement.

Now you're ready to:

- Decide if you want a defined events or accidental damage policy.
- Choose between a replacement or indemnity policy.

Your next step:

- Compare the policies for what's covered.

Keeping up to date

Most of the insurance companies we looked at increase the value of your insurance (and the premium) automatically each year, usually in line with inflation. While this is useful, it's not always enough. The cost of buildings or specific contents can go up more than the inflation rate.

So, when you renew your policy, ask yourself what's changed around the house. You should also let your insurer know when you renovate your home or buy new, expensive contents.

GET ADEQUATE COVER

Last year the High Court of Australia held that a landlord was liable for damages of $1.2 million awarded to a tenant's daughter. Harold Luntz from Melbourne, who rents out a property, read the case and wondered whether he'd be covered by his insurance in similar circumstances.

He found that the policy for his rental property excluded coverage for liability sustained by "any person who lives at the site other than a tenant" — and the High Court had held that the child herself was not a tenant.

"I then looked at the policy covering my own home. This policy didn't contain a similar exclusion clause," says Harold. He confirmed this with a representative of the company and switched companies, to make sure he'd be covered for a similar situation as a landlord.

Step 3: Wolves or weather — what's covered?

According to Insurance Statistics Australia, the most common claims for home and contents insurance are theft, fire, weather (including storm and rain damage), burst pipes, fusion of electric motors and accidental breakage of glass, such as in windows and doors.

Despite this, not all policies cover all these events. Theft, fire, weather and burst pipes are covered to some extent by all those we looked at, and most companies cover accidental breakage of glass, but fusion is occasionally only available as an option, and in some cases isn't available at all.

What to look for

The following policy features are desirable but not standard. Ask your insurance company about them and look for them in the policy document.

■ **A free look**: Some policies offer a 'cooling-off period', ranging from 14 to 30 days. If you change your mind, your premium is refunded without any deductions. Having time to read the fine print is important, especially if you don't receive the policy document until after you've paid the premium.

■ **No (or very little) depreciation**: The best policies we looked at depreciate no, or very few, items; the worst either have a very long list, or depreciate everything over 15 years old. To evaluate the policies, we looked at what depreciates and when the depreciation begins.

■ **No average clause**: If you're underinsured and make a claim for the full value of the policy, you shouldn't be surprised to receive only the amount you're insured for, not the real value of your home or contents. So, for example, if the cost to rebuild your home is $120,000 but you're only insured for $90,000, you'll receive 25% less than you need.

Some insurers extend this principle to partial claims — this is called an average clause. Averaging can reduce the amount paid on any claim if you have insured your property for less than 80% of its value.

Cover for buildings

Policy features on page 23 lists individual companies' coverage of the following, where it's not listed here:

■ **Broad landslip cover**: Only 20 policies cover landslip, but even these only provide cover if another event, such as an earthquake or storm, has occurred immediately before it.

■ **A low earthquake excess**: All the policies we looked at include cover for earthquake. The difference is the amount of the earthquake excess you'll have to pay — it ranges from zero to $1000.

■ **Flood cover**: Only COMMERCIAL UNION, HBF, IBN, REWARD, SGIC (SGIO in WA), SUNCORP (in Queensland) and TIO offer flood cover, either as part of the policy or as an option for an additional premium. If your insurance policy claims to cover flood, look at the definition very carefully before you buy, and ask if it includes your specific situation. If the answer is yes, ask for it in writing.

■ **Additional accommodation costs**: 40 of the policies we looked at will pay for alternative accommodation while your home is being repaired or rebuilt. Make sure when you read your policy that this amount is *in addition to* the sum insured, and won't eat into the amount of money provided to rebuild your home.

■ **Broad fence cover**: All the policies we looked at offer some form of cover for fences, but there are a few restrictions. Storm damage to fences is rarely covered.

Cover for your contents

Policy features on page 23 lists individual companies' coverage of the following, where it's not listed here:

■ **A high limit for unspecified valuables**: The cover for unspecified valuables ranges from $500 to $2000 per item. If you have any valuable worth more than this limit, you'll need to specify it on your policy, and probably provide a professional valuation.

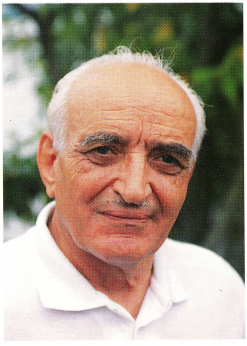
TIP

If you own a strata title property, such as a flat or a town house, the building insurance is organised and paid for by the body corporate. You should receive a certificate of currency that tells you how much the building is covered for. It's a good idea to check this regularly to make sure the property is adequately insured.

NO WORRIES

While Renzo Nicol from Brisbane was mowing his lawn, the mower threw a stone against a sliding door, breaking a pane of glass. He was very happy with the prompt service of his insurance company.

"They arranged for a glass firm to call and all I had to do was sign the work order as satisfied with the job, with no worries about payment and posting of invoices and then delays for refunds. It was all settled between the insurance company and the glass company that carried out the actual work," says Renzo.



Who counts as family?

For insurance companies, your family includes the people who permanently live with you. The broadest definition includes grandparents and grandchildren, while the narrowest doesn't include a de facto spouse.

Check the definition of family included in your policy. If there's someone living in the home who doesn't meet it (for example, a flatmate or boarder), they'll need to have their name specified on the policy as well.

TIP

Don't confuse legal liability with cover for domestic workers' compensation. In the NT, Queensland, SA and Victoria this cover is available through the state government. If you live in NSW, WA, Tasmania or the ACT and someone works in your home — such as a housekeeper or babysitter — you may need to take out domestic workers' compensation insurance. Some of the policies we looked at include it automatically or as an option in these states.

■ **What counts as valuable:** While you might think of your computer or your camera as an everyday item, your insurer might think of it as a valuable or as high-risk. We asked about a range of items to find out how they were covered and included this in our scoring. If you have items that could be considered valuable, ask your insurer if you need to specify them on your policy.

■ **Cover for your tools:** While 38 of the insurers cover tools of trade, the limit for cover ranges from $500 to 'full cover'.

■ **Cover for other people's contents:** If the belongings of a guest were stolen or damaged while in your home, would they be covered? Some companies don't insure this, while with others' cover ranges from $300 to $5000, as long as the damaging event is covered by the policy and the guest has no other insurance.

■ **HBF** and **SUNCORP Essential** don't cover computers and office equipment used for a business. For policies that do, the limit ranges from $500 to $15,000.

■ If 20% of your carpet is damaged, will the whole room be recarpeted? Some insurers will only pay the full cost of replacing the damaged bit, not the whole carpet.

■ **Legal liability:** This provides you with cover in case someone takes legal action against you for being injured while on your property. Coverage runs from $5 million to $20 million.

The 'bells and whistles'

While the extras aren't the main reason why you buy contents insurance, they can help. We haven't scored these things, but of the 41 contents policies we looked at:

■ **ANSVAR, DIRECDIAL, FAI Vital, GIO, HBF, NRMA, RACQ-GIO, RACT** and **SUNCORP Essential** *don't* provide cover if your credit card is stolen and misused. All the other policies we looked at provide some level of cover, ranging from $300 to $5000.

■ All but **FAI Vital, GIO** and **NRMA** have at least optional cover for frozen food spoilage.

Now you're ready to:

■ Choose the policies from our **Best Buys** and tables that you want to look at more closely.

■ Read through the brochures carefully to make sure your specific needs are covered.

■ Decide which policy you want.

Your next step:

■ Buying your home insurance.

FOOTNOTES FOR POLICY FEATURES TABLE

See *Wolves or weather — what's covered?* on pages 21 to 22 for an explanation of these features.

* 'Combined' means a discount is available if you take out both house and contents insurance with this company.

** 'Security' means a discount for having bars, key locks, alarms, etc. Different companies have different requirements.

'Web buy' is a discount for purchasing your insurance via the Internet.

'Other insurance' is a discount for buying car, boat or other insurance with the same company.

† In all cases, landslip cover is only provided if another event, such as an earthquake or storm, has occurred immediately before it.

†† You must specify any individual valuable with a value equal to, or above, this amount. The collective limit for unspecified valuables may be higher.

(A) The building must be insured for more than $100,000, the contents for more than $30,000.

(B) This discount doesn't apply in all states.

(C) NSW/ACT Senior's Card holders also qualify for the discount and there is less depreciation applied.

(D) Higher discounts apply if you're 60+ and not living in Sydney (for NSW), or if you're 55+ and retired.

(E) Higher discounts apply for Queensland Senior's Card holders.

(F) Members of the National Seniors Association.

(G) Reward gives a no-claim bonus after five years; this is not a premium discount, but a form of investment.

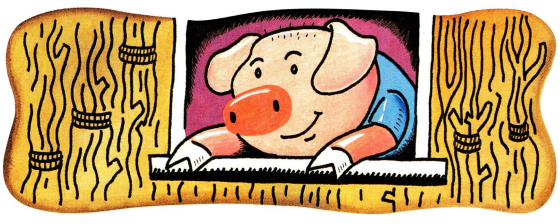
(H) This is in addition to the ordinary excess.

(J) Accommodation is only offered as part of the sum insured, not in addition to it.

(K) In Tasmania, accommodation is only offered as part of the sum insured, not in addition to it.

(L) RACQ-GIO has category limits for unspecified valuables of $1500 — for example, paintings or pictures up to a value of $1500 in total.

(M) $5000 in SA and the NT.



POLICY FEATURES

Company (in alphabetical order within policy types)	Where they're available	DISCOUNTS				HOUSE POLICY			CONTENTS POLICY			
		Combined*	Older person	No-claim bonus	Other**	Landslip cover †	Earthquake excess ($)	Additional emergency accommodation	Unspecified valuables limit ($)††	Tools of trade limit ($)	Visitors' contents limit ($)	Legal liability limit ($, million)
DEFINED EVENTS POLICIES												
AAMI	ACT, NSW, Qld, SA, Tas, Vic	✓	50+	✓	Security	✓	500	✓	1000	1000		10
AMP Home Insurance Options	All states	✓	50+	✓ (B)	Security		200	✓ (J)	2000	750	500	10
ANSVAR Household	All states	✓	55+		Security	✓	300	✓	1000	500	500	10
AUSTRALIAN PENSIONERS	ACT, NSW, Qld, SA, Tas, Vic, WA		55+				0	✓	1000	500	500	10
AUSTRALIAN UNITY First Option	ACT, NSW, Qld, SA, Tas, Vic, WA	✓	55+	✓	Security		200	✓	1000	1000	500	10
COMMERCIAL UNION First Choice	All states		Aged pensioners		Security	✓	250	✓	1000	500	5000	20
CUNA Home and Contents	ACT, NSW, Qld, SA, Vic,		55+ & retired				300	✓	1000	1000	500	10
DIRECDIAL Household Policy	ACT, NSW, Qld, SA, Tas, Vic, WA	✓			Security		500	✓	1000	1000	300	10
FAI Classic	All states	✓	50+	✓	Security, Web buy	✓	500	✓	1000	750	500	10
FAI Vital	All states	✓	50+	✓	Security, Web buy	✓	500	✓	1000	750		10
GIO Home and Contents	ACT, NSW	✓	55+ (C)				300	✓	2000			10
HBA Cover A	Vic		50+		Security, HBA fund members	✓	250 (H)	✓	1000	500		5
HBF Home and Contents	WA	✓			Security	✓	500	(J)	500			5
IBN Silver Star	All states	✓	55+	✓	Security	✓	200	✓	1000	5000	5000	20
MERCANTILE MUTUAL MercPak	All states	✓ (B)	55+ (D)	✓ (B)	Security (B)	✓	200	✓ (K)	1000	1000 (M)	500 (M)	20
MUTUAL COMMUNITY Cover A	NT, SA		50+		Security	✓	250 (H)	✓	1000	500		5
NATIONAL Home and Contents	All states	✓					200	✓	1000	5000	500	10
NRMA Home and Contents	ACT, NSW, Qld, Vic	✓	55+	✓	Security	✓	500	✓	1000	Full		10
RAA-GIO Home and Contents	SA, Broken Hill (NSW)	✓	55+	✓	Security	✓	100	(J)	5%			10
RACQ-GIO Household	Qld	✓	55+ (E)	✓			300 (H)	✓	(L)	1000		10
RACT Home and Contents	Tas		55+		Security	✓	200	✓	1000	Full		10
RACV Fair Deal	ACT, southern NSW, Vic			✓	Security, other ins.	✓	0	✓	1000	500		10
REWARD Home and Contents	All states			(G)	Security		50		1000	1000		10
SGIC Home and Contents	SA, WA (as **SGIO**)	✓ (B)	55+ (B)		Security, other ins. (B)		1000	✓	1000	500	500	10
SUNCORP Essential	ACT, NSW, Qld, SA, Vic	✓	55+		Other ins.		0	✓	1000	500		5
TIO Home and Contents	NT		Aged pensioners		Security		200	✓	1000	1000	1000	10
TRANSPORT INDUSTRIES Homeplan	All states	✓			Security		200	✓	1000	1000	500	10
WESTERN QBE Home	ACT, NSW, Qld, SA, Tas, Vic, WA	✓	(F)	✓	Security		200	✓	1000	500		10
WESTPAC Quality Care	All states	✓	55+	✓	Security		500	✓	1000	2000	2000	10
ZURICH Personal Assistance	All states	✓			Other ins.		1000	✓	1000	5000	5000	5
ACCIDENTAL DAMAGE POLICIES												
AMP Home Insurance Options	All states	✓	50+	✓ (B)	Security		200	(J)	2000	750	500	10
AUSTRALIAN ALLIANCE Household Extra	ACT, NSW, Qld, SA, Tas, Vic, WA		55+		Security		0	✓	1000	500	500	10
AUSTRALIAN UNITY Triple A	Vic	✓	55+	✓	Security, other ins.	✓	0	✓	1000	1000	500	20
FAI Progressive	All states	✓	50+	✓	Security, Web buy	✓	500	✓	1500	1000	750	10
HBA Cover B	Vic		50+		Security, HBA fund members	✓	250 (H)	✓	1000	500	500	5
IBN Gold Star	All states	✓	55+	✓	Security	✓	200	✓	1500	5000	5000	20
MERCANTILE MUTUAL MercPak	All states	✓ (B)	55+ (D)	✓ (B)	Security (D)	✓	200	✓ (K)	1000	1000 (M)	500 (M)	20
MUTUAL COMMUNITY Cover B	NT, SA		50+		Security	✓	250 (H)	✓	1000	500	500	5
SGIC Home and Contents (A)	SA		55+		Security, other ins.	✓	1000	✓	1000	500	500	10
SUNCORP Maximum	ACT, NSW, Qld, SA, Vic	✓	55+		Other ins.		0	✓	1000	1000		10
WESTPAC Premier Care	All states	✓	55+	✓	Security		500	✓	2000	3000	5000	10

Step 4: How to buy your insurance

TIP

Some companies give you the option of paying your premium monthly or quarterly. If this would suit you, check if it costs any more.

Smaller regular payments can be convenient, but make sure you pay on time. If you pay more than 14 days late, claims may not be paid, and if it's more than a month the policy could be cancelled.

Going direct

Most of the policies we looked at are available over the phone — see *Company details* on page 35 for contact numbers. If you're buying your insurance yourself, rather than through a broker, make sure you ask the company any questions you have about what's covered.

Some insurers and brokers also have Internet sites where you can get quotes and sometimes pay for your insurance. If you get a quote or buy your insurance over the Internet, check that it says it's a secure site before you send personal or financial information.

Getting help

For more complicated insurance needs, such as insuring an antique collection, it's a good idea to talk to someone before you make a decision.

An insurance **agent** acts for an insurance company and is paid by it. They can give you more detailed information about the range of products on offer from that company.

To look at a range of policies from different insurance companies you can go to a **broker**, who you pay to find the best insurance to suit your needs. The cost of using a broker varies — some charge a flat fee, while others work on commission.

Before you use a broker, check that they're registered with the National Insurance Brokers Association (NIBA). NIBA can also give you a list of brokers near you (phone 1800 252 558).

Regardless of how you buy your insurance, make sure you ask about available discounts and what you need to do to qualify. As you can see in the *Policy features* table on page 23, there's a range of discounts depending on your age, what other policies you have with the same company and the type of security in your home.

What about excesses?

The excess you pay may depend on where you live. Some insurers let you choose a higher excess in order to pay a lower premium, or with others you can avoid an excess altogether by paying a higher premium.

It's important to ask how often the excess applies if you have your house and contents insurance with the same insurer. If thieves break a window while stealing your television, you don't want to have to pay the excess twice. Before you make a small claim, ask yourself if it will be worthwhile once you've paid the excess and lost your no-claim bonus.

Bringing home the bacon — how to make a claim

The main reasons for insurers rejecting a claim are that the customer hasn't told the company everything it needs to know or that the policy doesn't cover what the customer expected. Understanding what's expected of you can make the process easier, and improve your chances of a successful claim.

Before you claim

When you take out house or contents insurance you have to tell the company everything it thinks it needs to know in order to decide to insure you — for example, if you've ever been refused an insurance claim. This is called your 'duty of disclosure'.

This can be difficult when you renew your insurance because the renewal notice doesn't ask all the questions again. You can make things easier by making a copy of the original application form and asking yourself if anything's changed. For example, paving a new garden path or buying a more expensive stereo would increase the amount you need to insure for.

It also helps if you keep accurate records of what you own. This could include photos of the goods in your home, valuation certificates and inventories. Receipts, bank or credit card statements, warranties, product serial numbers and the titles of CDs you have can also help you prove the loss when you need to claim.

To be extra careful, leave a copy of these details with someone you trust. You don't want your insurance records going up in smoke if you need to make a claim for fire damage.

Making a claim

If you need to make a claim on your insurance, notify the insurer as soon as possible. If some kind of criminal activity is suspected, you must also contact the police.

You then complete a claim form. If you're not certain of what's missing, let the insurer know a search is still under way.

An insurer will then call in an adjustor or assessor to determine what the cause of the damage was, and whether it's covered by the policy. For example, if your carpets are ruined by water, was it burst pipes, rain or flood?

If you're not happy with the outcome of your claim you can make a complaint to the insurance company. If you still feel it hasn't been resolved properly, call the Insurance Enquiries and Complaints Scheme on 1300 363 683.

What you think

In March this year 8256 CHOICE subscribers told us about claims they'd made on their house and contents insurance. Thank you to everyone who participated.

Overall, satisfaction with claims handling was quite high, but there were still a few areas of disagreement between claimants and companies.

House insurance

All the respondents who answered our survey said they had house insurance; 89% of them had a new-for-old replacement policy. Fortunately for our readers, only 21% had had to make a claim in the last three years.

Of these, 67% were very satisfied with claims handling overall, while 62% were very satisfied with the time it took to pay. However, fewer people were completely satisfied with what they got: only 25% of respondents were very satisfied with the money or goods they received.

Contents insurance

Nearly all respondents (97%) had contents insurance, with 85% choosing a replacement policy. Again, the number of readers who had made a claim was quite low — only 16%.

Of these, 62% were very satisfied with the overall claims handling, with 57% very satisfied with the length of time taken for claims to be paid and 68% very satisfied with the amount of money or goods they received — considerably higher than for house insurance claims.

Despite this high level of satisfaction, 20% had problems with their claim, which is slightly higher than for building, where 16% of people had problems.

The tables below and pie charts on the right give more details for companies for which we received sufficient responses to our survey to include.

Satisfaction with house insurance claims

Company name (number in brackets is number of responses received)	**Time taken for payment** (% very satisfied)	**Amount of payment** (% very satisfied)	**Overall claims handling** (% very satisfied)
DEFENCE SERVICES Home Insurances (52)	83 **(A)**	na	86 **(A)**
RACV (Victoria) (50)	na	na	78
COMMERCIAL UNION (51)	57	28	73
NRMA (123)	62	17	70
QBE (52)	na	na	69
GIO (99)	65	29	67
AMP (60)	60	30	63
NZI (54)	52	na	55
Overall average	*62*	*25*	*67*

na Not applicable: not enough people answered this question to report on it.
(A) Significantly more very satisfied customers than average.

Satisfaction with contents insurance claims

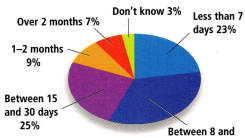
Company name (number in brackets is number of responses received)	**Time taken for payment** (% very satisfied)	**Amount of payment** (% very satisfied)	**Overall claims handling** (% very satisfied)
GIO (87)	60	74	73
NRMA (132)	69 **(A)**	76	68
COMMERCIAL UNION (65)	52	68	65
AMP (65)	52	74	60
Overall average	*57*	*68*	*62*

(A) Significantly more very satisfied customers than average.

HOUSE INSURANCE CLAIMS

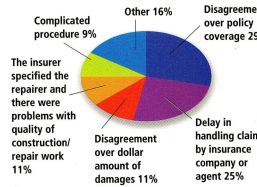
Length of time to receive payment

(1085 respondents)



Problems with claims

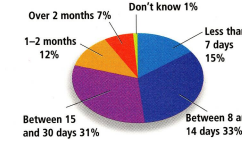
(173 respondents)


Other 16%
Disagreement over policy coverage 29%
Complicated procedure 9%
The insurer specified the repairer and there were problems with quality of construction/ repair work 11%
Delay in handling claim by insurance company or agent 25%
Disagreement over dollar amount of damages 11%

CONTENTS INSURANCE CLAIMS

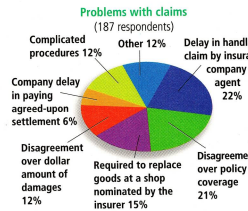
Length of time to receive payment

(891 respondents)



Problems with claims

(187 respondents)


Complicated procedures 12%
Other 12%
Delay in handling claim by insurance company or agent 22%
Company delay in paying agreed-upon settlement 6%
Disagreement over dollar amount of damages 12%
Required to replace goods at a shop nominated by the insurer 15%
Disagreement over policy coverage 21%

Best buys

Our Best Buys are policies that are good value for money. They're a good product (represented by a high policy score) at a comparatively low price. For more information on the policy score, see note 4, right.

Despite its good score and generally low price we haven't included AUSTRALIAN PENSIONERS in the Best Buys, as its policy has a built-in discount for people who are 55+ and not working full-time (the policy is only available to people in this category). If you meet these requirements, it could be a good policy for you, but check the cost of the other Best Buys that offer an age discount too.

Guide to the tables

1 **High-risk premium**

This is the cost for 12 months of an insurance premium in each company's highest-risk area.

2 **Low-risk premium**

This is the cost for 12 months of an insurance premium in each company's lowest-risk area.

In many cases the lowest premium available is in a rural area, but this isn't always the case. Once you've chosen a policy you'll need to call the company and get a personal quote.

For house and contents cover our quotes are based on a 10-year-old brick-veneer house with three bedrooms, tile roof, deadlocks on doors and keyed window locks.

The **house insurance** quotes are based on the average sum insured for homes in each state, according to Insurance Statistics Australia:

- $172,382 in the ACT.
- $162,029 in NSW.
- $169,300 in the NT.
- $123,084 in Queensland.
- $126,481 in SA.
- $119,929 in Tasmania.
- $135,078 in Victoria.
- $115,208 in WA.

The **contents insurance** quotes are based on $50,000 insured (including $5000 cover for unspecified valuables), plus $5000 for specified valuables in the home (a total sum insured of $55,000).

We've assumed house and contents cover have been taken out with different companies, and no previous claim has been made in the past three years for house or contents. However, check the *Policy features* table on page 23 to see if there's any discount for taking out both types of insurance with the same company — as long as both the policies are adequate. Stamp duty and compulsory charges have been included in the quoted price, but no optional benefits. The quote is based on the excess closest to $50, and no other discounts apply.

3 **Excess**

This is the excess closest to $50. If you'd prefer no excess or a higher one, ask your insurance company if there are other options.

4 **Policy score**

Policies were scored on the attributes we considered make up a good policy (see *What's covered?* on pages 21 and 22 and the *Policy features* table on page 23 for more details):

- Cover for fire and explosion, theft and malicious damage, storm and weather, burst pipes, fusion of electric motors and accidental glass damage.
- A cooling-off period.
- No (or very little) depreciation.
- No average clause.

House cover:

- Broad landslip cover.
- Low earthquake excess.
- Flood cover.
- Additional accommodation costs.
- Broad fence cover.

Contents cover:

- A high limit for unspecified valuables (including computers).
- What items need to be specified as valuables.
- Cover for tools of trade.
- Cover for other people's contents.
- Level of legal liability cover.
- Exclusions to accidental damage cover.

When you've found a policy that interests you in the **Best Buys** or tables, check *Company details* on page 35 for any special conditions or exclusions and the company's contact number.

COVER FOR YOUNG RENTERS

Getting contents insurance for a flat shared by young people can be difficult. Melodie Kevan from Leeming in WA owns a three-bedroom unit as an investment. When her 20-year-old son wanted to move in and share it with two other students, she tried to take out contents insurance.

The first four companies she contacted refused to give cover: "Too much risk, too many different young people likely to be in and out of the place," recalls Melodie. "Eventually I referred the problem to our broker, who spent hours ringing around and found cover for two people only — the third person had to take out their own insurance."

Rating the companies

We looked at 41 house and 41 contents replacement policies, including both accidental damage and defined events policies.

Of the companies included, **GIO** declined to send us information or check our findings. Where information is included, it's based solely on **GIO**'s policy documents and information from its customer service line. **COLONIAL, COMMONWEALTH CONNECT** and **ST GEORGE** were unable to participate because they are updating their policies. Because of a merger between **COMMERCIAL UNION** and **NZI**, **NZI** policies will no longer be available to new customers. **CIC, INSURANCE EXCHANGE** and **VACC** also declined to help us. Unfortunately there wasn't enough information in their policy documents to include them.

Thank you to all the other insurers, who co-operated with us to make sure the information is correct.

ACT Best Buys

Our **Best Buys** are policies that are good value for money. They're a good product (represented by a high policy score) at a low price.

House cover

High-risk

Defined Events

- **IBN** Silver Star
- **WESTERN QBE** Home Building
- **ANSVAR** Household

Accidental Damage

- **IBN** Gold Star

Low-risk

Defined Events

- **IBN** Silver Star
- **WESTERN QBE** Home Building
- **ANSVAR** Household

Accidental Damage

- **IBN** Gold Star

Contents cover

High-risk

Defined Events

- **IBN** Silver Star
- **ANSVAR** Household

Accidental Damage

- **IBN** Gold Star

Low-risk

Defined Events

- **IBN** Silver Star
- **ANSVAR** Household

Accidental Damage

- **IBN** Gold Star

ACT HOUSE COVER

Company / policy (in rank order)	1 High-risk premium ($)	2 Low-risk premium ($)	3 Excess ($)	4 Policy score (%)
DEFINED EVENTS POLICIES				
IBN Silver Star	239.00	239.00	0	95
AUSTRALIAN PENSIONERS (A)	251.68	251.68	0	94
COMMERCIAL UNION First Choice	323.06	323.06	50	94
MERCANTILE MUTUAL MercPak	321.43	321.43	50	92
RACV Fair Deal	250.00	250.00	100	92
AUSTRALIAN UNITY First Option	300.00	300.00	100	90
NATIONAL Home	307.76	307.76	100	90
WESTERN QBE Home Building	210.00	210.00	50	90
WESTPAC Quality Care	294.24	294.24	100	90
ANSVAR Household	217.73	217.73	100	87
FAI Classic	329.96	329.96	50	86
DIRECDIAL Household	311.98	240.28	50	83
REWARD Home	270.00	216.00	50	83
AAMI Home Building	266.00	266.00	100	82
CUNA Home	246.00	246.00	50	80
TRANSPORT INDUSTRIES Homeplan	248.11	248.11	0	80
ZURICH Personal Assistance	260.34	260.34	100	78
AMP Home Insurance Options	269.45	269.45	50	76
GIO Home	212.00	245.00	100	74
SUNCORP Essential	270.69	270.69	100	73
FAI Vital	280.47	280.47	50	72
NRMA Home Buildings	296.90	296.90	100	72
ACCIDENTAL DAMAGE POLICIES				
IBN Gold Star	265.00	265.00	100	96
AUSTRALIAN ALLIANCE Household Extra	369.78	369.78	100	94
MERCANTILE MUTUAL MercPak	341.39	341.39	100	92
FAI Progressive	348.33	348.33	50	91
WESTPAC Premier Care	354.00	354.00	100	90
AMP Home Insurance Options	347.82	347.82	50	73
SUNCORP Maximum	270.69	270.69	150	73

(A) This policy isn't listed as a Best Buy because it has a built-in discount for people 55+ who don't work full-time. If this applies to you, check the cost of other Best Buys that offer an age discount too.

ACT CONTENTS COVER

Company / policy (in rank order)	1 High-risk premium ($)	2 Low-risk premium ($)	3 Excess ($)	4 Policy score (%)
DEFINED EVENTS POLICIES				
IBN Silver Star	179.00	179.00	0/100 (B)	97
AUSTRALIAN PENSIONERS (A)	303.82	303.82	0	93
COMMERCIAL UNION First Choice	336.21	336.21	50	93
MERCANTILE MUTUAL MercPak	356.08	356.08	50	93
AUSTRALIAN UNITY First Option	256.00	256.00	100	91
RACV Fair Deal	225.00	225.00	100	89
ANSVAR Household	188.85	188.85	100	85
FAI Classic	239.98	239.98	50	85
REWARD Contents	290.00	232.00	50	79
AMP Home Insurance Options	257.58	257.58	50	74
CUNA Home	215.28	215.28	50	73
NRMA Home Contents	223.70	223.70	100	73
WESTERN QBE Contents	192.00	192.00	50	72
WESTPAC Quality Care	272.04	209.52	100	72
FAI Vital	203.98	203.98	50	71
TRANSPORT INDUSTRIES Homeplan	238.21	238.21	0	71
AAMI Home Contents	222.00	218.00	100	67
DIRECDIAL Household	283.22	210.93	50	66
ZURICH Personal Assistance	232.89	232.89	100	65
NATIONAL Contents	385.19	385.19	100	60
SUNCORP Essential	189.97	189.97	100	56
GIO Contents	170.00	188.00	100	42
ACCIDENTAL DAMAGE POLICIES				
IBN Gold Star	245.00	245.00	0/100 (B)	94
FAI Progressive	330.79	330.79	50	93
MERCANTILE MUTUAL MercPak	409.32	409.32	100	90
AUSTRALIAN ALLIANCE Household Extra	457.23	457.23	100	85
WESTPAC Premier Care	430.32	330.17	100	77
AMP Home Insurance Options	345.23	345.23	50	70
SUNCORP Maximum	219.97	219.97	150	57

(B) The excess depends on where you live.

NSW Best Buys

Our **Best Buys** are policies that are good value for money. They're a good product (represented by a high policy score) at a low price.

House cover

High-risk

Defined Events

- **IBN** Silver Star
- **WESTERN QBE** Home Building
- **ANSVAR** Household

Accidental Damage

- **IBN** Gold Star
- **FAI** Progressive

Low-risk

Defined Events

- **IBN** Silver Star
- **RACV** Fair Deal
- **WESTERN QBE** Home Building
- **WESTPAC** Quality Care

Accidental Damage

- **IBN** Gold Star
- **WESTPAC** Premier Care

Contents cover

High-risk

Defined Events

- **IBN** Silver Star
- **ANSVAR** Household

Accidental Damage

- **IBN** Gold Star
- **MERCANTILE MUTUAL** MercPak

Low-risk

Defined Events

- **IBN** Silver Star
- **RACV** Fair Deal
- **ANSVAR** Household

Accidental Damage

- **IBN** Gold Star

NSW HOUSE COVER

Company / policy (in rank order)	1 High-risk premium ($)	2 Low-risk premium ($)	3 Excess ($)	4 Policy score (%)
DEFINED EVENTS POLICIES				
IBN Silver Star	305.00	244.00	50	95
AUSTRALIAN PENSIONERS (A)	283.50	283.50	0	94
COMMERCIAL UNION First Choice	381.32	307.46	50	94
MERCANTILE MUTUAL MercPak	**(B)**	304.02	50/100 **(D)**	92
RACV Fair Deal	**(C)**	240.00	100	92
AUSTRALIAN UNITY First Option	332.00	262.00	100	90
NATIONAL Home	350.13	322.05	100	90
WESTERN QBE Home Building	270.00	213.00	50	90
WESTPAC Quality Care	357.36	228.53	100	90
ANSVAR Household	276.80	251.60	100	87
FAI Classic	342.66	311.51	100	86
DIRECDIAL Household	430.20	239.79	50	83
REWARD Home	255.00	255.00	50	83
AAMI Home Building	366.00	334.00	100	82
CUNA Home	278.88	257.64	50	80
TRANSPORT INDUSTRIES Homeplan	197.67	158.14	0	80
ZURICH Personal Assistance	358.85	330.97	100	78
AMP Home Insurance Options	375.26	329.90	50	76
GIO Home	289.00	243.00	100	74
SUNCORP Essential	276.34	221.57	50	73
FAI Vital	291.27	264.80	100	72
NRMA Home Buildings	312.75	312.75	100	72
ACCIDENTAL DAMAGE POLICIES				
IBN Gold Star	345.00	265.00	50/100 **(D)**	96
AUSTRALIAN ALLIANCE Household Extra	420.93	382.91	100	94
MERCANTILE MUTUAL MercPak	**(B)**	323.59	100	92
FAI Progressive	362.22	329.29	100	91
WESTPAC Premier Care	428.45	275.33	100	90
AMP Home Insurance Options	467.59	410.52	50	76
SUNCORP Maximum	**(B)**	220.33	100	73

(A) This policy isn't listed as a Best Buy because it has a built-in discount for people 55+ who don't work full-time. If this applies to you, check the cost of other Best Buys that offer an age discount too.

NSW CONTENTS COVER

Company / policy (in rank order)	1 High-risk premium ($)	2 Low-risk premium ($)	3 Excess ($)	4 Policy score (%)
DEFINED EVENTS POLICIES				
IBN Silver Star	560.00	220.00	50	97
AUSTRALIAN PENSIONERS (A)	691.20	311.58	0	93
COMMERCIAL UNION First Choice	741.51	325.09	50	93
MERCANTILE MUTUAL MercPak	**(B)**	349.74	50/100 **(D)**	93
AUSTRALIAN UNITY First Option	691.00	251.00	100	91
RACV Fair Deal	**(C)**	225.00	100	89
ANSVAR Household	555.00	212.50	100	85
FAI Classic	705.64	235.21	100	85
REWARD Contents	290.00	290.00	50	79
AMP Home Insurance Options	850.30	226.51	50	74
CUNA Home	600.96	214.20	50	73
NRMA Home Contents	770.40	216.55	100	73
WESTERN QBE Contents	544.00	211.00	50	72
WESTPAC Quality Care	653.21	204.88	100	72
FAI Vital	599.81	199.93	100	71
TRANSPORT INDUSTRIES Homeplan	348.31	232.21	0	71
AAMI Home Contents	774.00	261.00	100	67
DIRECDIAL Household	816.02	230.85	50	66
ZURICH Personal Assistance	598.96	212.16	100	65
NATIONAL Contents	764.31	384.32	100	60
SUNCORP Essential	494.23	190.32	50	56
GIO Contents	440.00	216.00	100	42
ACCIDENTAL DAMAGE POLICIES				
IBN Gold Star	640.00	250.00	100	94
FAI Progressive	1215.83	324.21	100	93
MERCANTILE MUTUAL MercPak	**(B)**	401.92	100	90
AUSTRALIAN ALLIANCE Household Extra	1104.37	467.83	100	85
WESTPAC Premier Care	1040.24	323.66	100	77
AMP Home Insurance Options	1149.58	303.78	50	70
SUNCORP Maximum	**(B)**	220.23	100	57

(B) Not available in highest-risk areas.
(C) Only available in southern NSW, so not available in high-risk areas.
(D) The excess depends on where you live.

Northern Territory Best Buys

Our **Best Buys** are policies that are good value for money. They're a good product (represented by a high policy score) at a low price.

House cover

High-risk

Defined Events

- **IBN** Silver Star
- **ANSVAR** Household

Accidental Damage

- **IBN** Gold Star
- **MERCANTILE MUTUAL** MercPak

Low-risk

Defined Events

- **IBN** Silver Star
- **COMMERCIAL UNION** First Choice
- **WESTPAC** Quality Care
- **ANSVAR** Household

Accidental Damage

- **IBN** Gold Star

Contents cover

High-risk

Defined Events

- **IBN** Silver Star
- **COMMERCIAL UNION** First Choice
- **FAI** Classic

Accidental Damage

- **IBN** Gold Star
- **FAI** Progressive

Low-risk

Defined Events

- **IBN** Silver Star
- **COMMERCIAL UNION** First Choice
- **FAI** Classic

Accidental Damage

- **IBN** Gold Star

NT HOUSE COVER

Company / policy (in rank order)	1 High-risk premium ($)	2 Low-risk premium ($)	3 Excess ($)	4 Policy score (%)
DEFINED EVENTS POLICIES				
IBN Silver Star	333.00	215.00	50	95
COMMERCIAL UNION First Choice	408.00	261.00	100	94
MERCANTILE MUTUAL MercPak	374.43	374.43	50	93
NATIONAL Home	411.36	304.01	100	90
WESTPAC Quality Care	404.64	274.08	100	90
ANSVAR Household	250.81	250.81	100	87
FAI Classic	361.62	289.29	50	86
REWARD Home	264.00	264.00	50	83
TIO Home	414.35	265.20	100	82
MUTUAL COMMUNITY Cover A	427.25	305.18	100	81
TRANSPORT INDUSTRIES Homeplan	313.33	313.33	0	80
ZURICH Personal Assistance	391.72	324.98	100	78
AMP Home Insurance Options	436.27	237.01	50	76
FAI Vital	307.37	245.89	50	72
ACCIDENTAL DAMAGE POLICIES				
IBN Gold Star	330.00	275.00	100	96
MERCANTILE MUTUAL MercPak	371.19	371.19	50	94
FAI Progressive	434.69	347.75	100	91
WESTPAC Premier Care	483.28	326.94	100	90
MUTUAL COMMUNITY Cover B	430.65	307.62	100	81
AMP Home Insurance Options	521.32	287.28	50	76

NT CONTENTS COVER

Company / policy (in rank order)	1 High-risk premium ($)	2 Low-risk premium ($)	3 Excess ($)	4 Policy score (%)
DEFINED EVENTS POLICIES				
IBN Silver Star	238.00	195.00	100	97
MERCANTILE MUTUAL MercPak	368.70	368.70	50	97
COMMERCIAL UNION First Choice	251.00	209.00	100	93
ANSVAR Household	306.97	306.97	100	85
FAI Classic	234.91	204.27	50	85
REWARD Contents	290.00	290.00	50	79
AMP Home Insurance Options	270.61	169.98	50	74
WESTPAC Quality Care	227.24	168.29	100	72
FAI Vital	199.69	173.64	50	71
TRANSPORT INDUSTRIES Homeplan	330.35	330.35	0	71
ZURICH Personal Assistance	235.76	176.36	100	65
NATIONAL Contents	386.70	327.42	100	60
MUTUAL COMMUNITY Cover A	361.99	307.70	100	58
TIO Contents	291.85	187.40	100	53
ACCIDENTAL DAMAGE POLICIES				
IBN Gold Star	320.00	220.00	100	94
FAI Progressive	366.44	318.64	100	93
MERCANTILE MUTUAL MercPak	459.15	459.15	100	93
WESTPAC Premier Care	356.73	262.05	100	77
AMP Home Insurance Options	380.89	243.82	50	70
MUTUAL COMMUNITY Cover B	454.24	386.13	100	63

Queensland Best Buys

Our **Best Buys** are policies that are good value for money. They're a good product (represented by a high policy score) at a low price.

House cover

High-risk

Defined Events

- **IBN** Silver Star
- **WESTERN QBE** Home Building

Accidental Damage

- **IBN** Gold Star

Low-risk

Defined Events

- **IBN** Silver Star
- **WESTERN QBE** Home Building
- **WESTPAC** Quality care

Accidental Damage

- **IBN** Gold Star
- **FAI** Progressive
- **WESTPAC** Premier care

Contents cover

High-risk

Defined Events

- **IBN** Silver Star

Accidental Damage

- **IBN** Gold Star

Low-risk

Defined Events

- **IBN** Silver Star
- **FAI** Classic

Accidental Damage

- **IBN** Gold Star
- **FAI** Progressive

QUEENSLAND HOUSE COVER

Company / policy (in rank order)	1 High-risk premium ($)	2 Low-risk premium ($)	3 Excess ($)	4 Policy score (%)
DEFINED EVENTS POLICIES				
IBN Silver Star	214.00	182.00	50	95
AUSTRALIAN PENSIONERS (A)	228.27	206.57	0	94
COMMERCIAL UNION First Choice	328.75	220.17	50	94
MERCANTILE MUTUAL MercPak	297.29	240.91	50/0 (B)	94
AUSTRALIAN UNITY First Option	399.00	219.00	100	90
NATIONAL Home	315.12	217.00	100	90
WESTERN QBE Home Building	249.00	157.00	50	90
WESTPAC Quality Care	340.05	182.61	100	90
ANSVAR Household	299.75	193.00	100	87
FAI Classic	278.10	198.64	100	86
DIRECDIAL Household	293.56	203.37	50	83
REWARD Home	212.00	212.00	50	83
AAMI Home Building	259.00	200.00	100	82
CUNA Home	339.00	229.44	50	80
TRANSPORT INDUSTRIES Homeplan	249.19	132.92	0	80
ZURICH Personal Assistance	368.20	207.19	100	78
AMP Home Insurance Options	235.07	203.60	50	76
NRMA Home Buildings	358.85	180.60	100	75
SUNCORP Essential	293.47	194.63	50	75
FAI Vital	236.39	168.85	100	72
RACQ-GIO Household	268.00	154.00	75	70
ACCIDENTAL DAMAGE POLICIES				
IBN Gold Star	235.00	205.00	100	96
AUSTRALIAN ALLIANCE Household Extra	301.75	273.05	100	94
MERCANTILE MUTUAL MercPak	324.40	247.03	100	94
FAI Progressive	388.69	208.15	100	91
WESTPAC Premier Care	408.27	219.01	100	90
AMP Home Insurance Options	272.70	233.96	50	76
SUNCORP Maximum	293.47	195.72	50	75

(A) This policy isn't listed as a Best Buy because it has a built-in discount for people 55+ who don't work full-time. If this applies to you, check the cost of other Best Buys that offer an age discount too.

QUEENSLAND CONTENTS COVER

Company / policy (in rank order)	1 High-risk premium ($)	2 Low-risk premium ($)	3 Excess ($)	4 Policy score (%)
DEFINED EVENTS POLICIES				
IBN Silver Star	290.00	180.00	50	97
AUSTRALIAN PENSIONERS (A)	442.14	338.53	0	93
COMMERCIAL UNION First Choice	388.00	230.00	50	93
AUSTRALIAN UNITY First Option	343.00	214.00	100	91
ANSVAR Household	311.75	212.50	100	85
FAI Classic	388.95	194.48	100	85
REWARD Contents	290.00	290.00	50	79
MERCANTILE MUTUAL MercPak	429.07	219.71	50/0 (B)	78
NRMA Home Contents	397.65	222.75	100	76
AMP Home Insurance Options	426.65	223.05	50	74
CUNA Home Policy	396.48	252.00	50	73
WESTERN QBE Contents	344.00	195.00	50	72
WESTPAC Quality Care	318.61	172.29	100	72
FAI Vital	330.60	165.30	100	71
TRANSPORT INDUSTRIES Homeplan	374.38	199.69	0	71
AAMI Home Contents	339.00	206.00	100	67
DIRECDIAL Household	449.03	202.09	50	66
ZURICH Personal Assistance	296.21	180.11	100	65
NATIONAL Contents	519.30	397.62	100	60
SUNCORP Essential	403.78	168.72	50	56
RACQ-GIO Household	319.00	203.00	75	34
ACCIDENTAL DAMAGE POLICIES				
IBN Gold Star	340.00	214.00	100	94
FAI Progressive	466.55	233.28	100	93
AUSTRALIAN ALLIANCE Household Extra	638.14	482.36	100	85
MERCANTILE MUTUAL MercPak	488.75	279.39	100	78
WESTPAC Premier Care	509.73	275.17	100	77
AMP Home Insurance Options	582.72	305.14	50	70
SUNCORP Maximum	443.78	195.72	50	57

(B) The excess depends on where you live.

South Australia Best Buys

Our **Best Buys** are policies that are good value for money. They're a good product (represented by a high policy score) at a low price.

House cover

High-risk

Defined Events

- **COMMERCIAL UNION** First Choice
- **WESTERN QBE** Home Building
- **ANSVAR** Household

Accidental Damage

- **IBN** Gold Star

Low-risk

Defined Events

- **IBN** Silver Star
- **NATIONAL** Home

Accidental Damage

- **IBN** Gold Star
- **AUSTRALIAN ALLIANCE** Household Extra
- **FAI** Progressive

Contents cover

High-risk

Defined Events

- **IBN** Silver Star
- **COMMERCIAL UNION** First Choice
- **AUSTRALIAN UNITY** First Option
- **ANSVAR** Household

Accidental Damage

- **IBN** Gold Star

Low-risk

Defined Events

- **IBN** Silver Star
- **AUSTRALIAN UNITY** First Option
- **FAI** Classic

Accidental Damage

- **IBN** Gold Star
- **FAI** Progressive

SA HOUSE COVER

Company / policy (in rank order)	1 High-risk premium ($)	2 Low-risk premium ($)	3 Excess ($)	4 Policy score (%)
DEFINED EVENTS POLICIES				
IBN Silver Star	260.00	185.00	50/100 (B)	95
AUSTRALIAN PENSIONERS (A)	214.41	171.06	0	94
COMMERCIAL UNION First Choice	227.83	227.83	100	94
MERCANTILE MUTUAL MercPak	281.77	275.32	50	93
AUSTRALIAN UNITY First Option	251.00	202.00	100	90
NATIONAL Home	241.62	191.70	100	90
WESTERN QBE Home Building	228.00	208.00	50	90
WESTPAC Quality Care	271.80	214.80	100	90
RAA-GIO Home	243.00	228.00	50	89
ANSVAR Household	228.12	214.00	100	87
FAI Classic	257.91	189.06	100	86
AAMI Home Building	326.00	206.00	100	85
DIRECDIAL Household	281.94	186.54	50	83
REWARD Home	216.00	216.00	50	83
MUTUAL COMMUNITY Cover A	260.75	216.59	100	81
CUNA Home	243.36	207.60	50	80
TRANSPORT INDUSTRIES Homeplan	187.09	149.12	0	80
SGIC Home	275.20	251.65	100	79
ZURICH Personal Assistance	351.17	205.08	100	78
AMP Home Insurance Options	265.83	231.88	50	76
SUNCORP Essential	243.89	212.53	100	73
FAI Vital	219.20	160.67	100	72
ACCIDENTAL DAMAGE POLICIES				
IBN Gold Star	279.00	210.00	50/100 (B)	96
AUSTRALIAN ALLIANCE Household Extra	321.61	231.44	100	94
MERCANTILE MUTUAL MercPak	315.49	310.82	50	94
FAI Progressive	312.40	228.98	100	91
WESTPAC Premier Care	325.68	256.68	100	90
MUTUAL COMMUNITY Cover B	280.96	233.39	100	81
SGIC Home	315.35	288.23	100	80
AMP Home Insurance Options	308.92	268.62	50	76
SUNCORP Maximum	243.89	212.53	150	73

(A) This policy isn't listed as a Best Buy because it has a built-in discount for people 55+ who don't work full-time. If this applies to you, check the cost of other Best Buys that offer an age discount too.

SA CONTENTS COVER

Company / policy (in rank order)	1 High-risk premium ($)	2 Low-risk premium ($)	3 Excess ($)	4 Policy score (%)
DEFINED EVENTS POLICIES				
IBN Silver Star	375.00	190.00	100	97
MERCANTILE MUTUAL MercPak	504.51	392.56	50	97
AUSTRALIAN PENSIONERS (A)	379.18	319.28	0	93
COMMERCIAL UNION First Choice	398.11	398.11	100	93
AUSTRALIAN UNITY First Option	380.00	214.00	100	91
ANSVAR Household	317.95	267.94	100	85
FAI Classic	424.47	190.87	100	85
REWARD Contents	290.00	290.00	50	79
SGIC Home	470.25	297.26	100	79
AMP Home Insurance Options	642.38	200.98	50	74
CUNA Home	329.40	217.44	50	73
WESTERN QBE Contents	341.00	243.00	50	72
WESTPAC Quality Care	422.88	184.92	100	72
FAI Vital	360.79	162.20	100	71
TRANSPORT INDUSTRIES Homeplan	248.20	197.98	0	71
AAMI Home Contents	410.00	264.00	100	70
DIRECDIAL Household	448.00	213.82	50	66
ZURICH Personal Assistance	408.13	262.64	100	65
NATIONAL Contents	511.50	360.18	100	60
RAA-GIO Contents	341.00	275.00	50	59
MUTUAL COMMUNITY Cover A	347.39	180.43	100	58
SUNCORP Essential	368.10	239.16	100	56
ACCIDENTAL DAMAGE POLICIES				
IBN Gold Star	498.00	258.00	100	94
FAI Progressive	581.50	261.51	100	93
MERCANTILE MUTUAL MercPak	642.00	507.93	50/100 (B)	93
AUSTRALIAN ALLIANCE Household Extra	553.59	451.98	100	85
SGIC Home	562.75	355.20	100	77
WESTPAC Premier Care	676.20	295.20	100	77
AMP Home Insurance Options	847.58	259.96	50	70
MUTUAL COMMUNITY Cover B	637.30	331.02	100	63
SUNCORP Maximum	439.07	291.18	150	57

(B) The excess depends on where you live.

Tasmania Best Buys

Our **Best Buys** are policies that are good value for money. They're a good product (represented by a high policy score) at a low price.

House cover

High-risk

Defined Events

- **IBN** Silver Star
- **AUSTRALIAN UNITY** First Option
- **NATIONAL** Home
- **WESTERN QBE** Home Building
- **ANSVAR** Household

Accidental Damage

- **IBN** Gold Star

Low-risk

Defined Events

- **IBN** Silver Star
- **WESTERN QBE** Home Building

Accidental Damage

- **IBN** Gold Star

Contents cover

High-risk

Defined Events

- **IBN** Silver Star
- **ANSVAR** Household
- **FAI** Classic

Accidental Damage

- **IBN** Gold Star
- **FAI** Progressive

Low-risk

Defined Events

- **IBN** Silver Star
- **AUSTRALIAN UNITY** First Option
- **ANSVAR** Household
- **FAI** Classic

Accidental Damage

- **IBN** Gold Star

TASMANIA HOUSE COVER

Company / policy (in rank order)	1 High-risk premium ($)	2 Low-risk premium ($)	3 Excess ($)	4 Policy score (%)
DEFINED EVENTS POLICIES				
IBN Silver Star	150.00	130.00	50	95
AUSTRALIAN PENSIONERS (A)	141.86	141.86	0	94
COMMERCIAL UNION First Choice	307.00	208.00	50	94
AUSTRALIAN UNITY First Option	162.00	162.00	100	90
NATIONAL Home	163.80	163.80	100	90
WESTERN QBE Home Building	158.00	144.00	50	90
WESTPAC Quality Care	207.99	188.73	100	90
MERCANTILE MUTUAL MercPak	173.17	153.52	50	89
ANSVAR Household	150.00	150.00	100	87
FAI Classic	176.07	153.11	100	86
DIRECDIAL Household	146.32	125.76	50	83
REWARD Home	208.00	166.00	50	83
AAMI Home Building	158.00	158.00	100	82
TRANSPORT INDUSTRIES Homeplan	156.52	156.52	0	80
ZURICH Personal Assistance	388.32	254.66	100	78
RACT Home	173.10	173.10	0	77
AMP Home Insurance Options	179.58	178.01	50	76
FAI Vital	149.67	130.14	100	72
ACCIDENTAL DAMAGE POLICIES				
IBN Gold Star	165.00	145.00	50	96
AUSTRALIAN ALLIANCE Household Extra	206.45	206.45	100	94
FAI Progressive	193.67	168.40	100	91
WESTPAC Premier Care	249.37	225.56	100	90
MERCANTILE MUTUAL MercPak	190.48	168.87	100	89
AMP Home Insurance Options	212.10	210.22	50	76

(A) This policy isn't listed as a Best Buy because it has a built-in discount for people 55+ who don't work full-time. If this applies to you, check the cost of other Best Buys that offer an age discount too.

TASMANIA CONTENTS COVER

Company / policy (in rank order)	1 High-risk premium ($)	2 Low-risk premium ($)	3 Excess ($)	4 Policy score (%)
DEFINED EVENTS POLICIES				
IBN Silver Star	175.00	145.00	50	97
AUSTRALIAN PENSIONERS (A)	278.64	278.64	0	93
COMMERCIAL UNION First Choice	283.20	204.30	50	93
AUSTRALIAN UNITY First Option	272.00	156.00	100	91
ANSVAR Household	145.00	145.00	100	85
FAI Classic	176.21	140.97	100	85
REWARD Contents	290.00	232.00	50	79
MERCANTILE MUTUAL MercPak	219.24	185.22	50	76
AMP Home Insurance Options	183.92	170.03	50	74
WESTERN QBE Contents	204.00	171.00	50	72
WESTPAC Quality Care	196.25	196.25	100	72
FAI Vital	149.77	119.82	100	71
RACT Home	171.60	152.30	0	71
TRANSPORT INDUSTRIES Homeplan	213.30	213.30	0	71
AAMI Home Contents	242.00	215.00	100	67
DIRECDIAL Household	211.08	131.85	50	66
ZURICH Personal Assistance	304.56	206.82	100	65
NATIONAL Contents	339.90	339.90	100	60
ACCIDENTAL DAMAGE POLICIES				
IBN Gold Star	330.00	180.00	50	94
FAI Progressive	344.58	275.67	100	93
AUSTRALIAN ALLIANCE Household Extra	380.46	380.46	100	85
WESTPAC Premier Care	196.25	196.25	100	77
MERCANTILE MUTUAL MercPak	409.32	315.90	100	75
AMP Home Insurance Options	247.71	228.80	50	70

Victoria Best Buys

Our **Best Buys** are policies that are good value for money. They're a good product (represented by a high policy score) at a low price.

House cover

High-risk

Defined Events

- **IBN** Silver Star
- **WESTERN QBE** Home Building

Accidental Damage

- **IBN** Gold Star
- **AUSTRALIAN UNITY** Triple A
- **FAI** Progressive

Low-risk

Defined Events

- **IBN** Silver Star
- **AUSTRALIAN UNITY** First Option
- **NATIONAL** Home
- **WESTERN QBE** Home Building
- **ANSVAR** Household

Accidental Damage

- **IBN** Gold Star
- **AUSTRALIAN UNITY** Triple A
- **FAI** Progressive

Contents cover

High-risk

Defined Events

- **IBN** Silver Star
- **MERCANTILE MUTUAL** MercPak
- **COMMERCIAL UNION** First Choice
- **AUSTRALIAN UNITY** First Option

Accidental Damage

- **IBN** Gold Star
- **MERCANTILE MUTUAL** MercPak

Low-risk

Defined Events

- **IBN** Silver Star
- **AUSTRALIAN UNITY** First Option
- **FAI** Classic

Accidental Damage

- **IBN** Gold Star
- **FAI** Progressive

VICTORIA HOUSE COVER

Company / policy (in rank order)	1 High-risk premium ($)	2 Low-risk premium ($)	3 Excess ($)	4 Policy score (%)
DEFINED EVENTS POLICIES				
MERCANTILE MUTUAL MercPak	294.59	258.10	0/50 (B)	96
IBN Silver Star	215.00	175.00	50	95
AUSTRALIAN PENSIONERS (A)	210.46	167.08	0	94
COMMERCIAL UNION First Choice	285.00	257.00	50/100 (B)	94
RACV Fair Deal	268.00	201.00	100	92
AUSTRALIAN UNITY First Option	230.00	186.00	100	90
NATIONAL Home	290.94	188.76	100	90
WESTERN QBE Home Building	198.00	183.00	50	90
WESTPAC Quality Care	233.26	222.20	100	90
ANSVAR Household	226.50	175.00	100	87
FAI Classic	219.60	219.60	50/100 (B)	86
AAMI Home Building	287.00	287.00	100	85
DIRECDIAL Household	307.37	181.69	50	83
REWARD Home	226.00	226.00	50	83
HBA Cover A	236.80	195.42	50	82
CUNA Home	246.12	236.16	50	80
TRANSPORT INDUSTRIES Homeplan	210.64	168.51	0	80
ZURICH Personal Assistance	285.07	252.36	100	78
AMP Home Insurance Options	285.85	217.83	50	76
NRMA Home Buildings	236.10	202.45	100	75
SUNCORP Essential	208.00	177.51	100	73
FAI Vital	186.67	186.67	50/100 (B)	72
ACCIDENTAL DAMAGE POLICIES				
IBN Gold Star	235.00	235.00	50/100 (B)	96
MERCANTILE MUTUAL MercPak	300.97	290.28	0/100 (B)	96
AUSTRALIAN ALLIANCE Household Extra	314.67	270.25	100	94
AUSTRALIAN UNITY Triple A	251.00	229.00	100	92
FAI Progressive	237.37	237.37	100	91
WESTPAC Premier Care	279.61	266.21	100	90
HBA Cover B	289.66	239.06	100	82
AMP Home Insurance Options	358.48	273.44	50	76
SUNCORP Maximum	208.00	177.51	100	73

(A) This policy isn't listed as a Best Buy because it has a built-in discount for people 55+ who don't work full-time. If this applies to you, check the cost of other Best Buys that offer an age discount too.

VICTORIA CONTENTS COVER

Company / policy (in rank order)	1 High-risk premium ($)	2 Low-risk premium ($)	3 Excess ($)	4 Policy score (%)
DEFINED EVENTS POLICIES				
IBN Silver Star	430.00	184.00	50	97
MERCANTILE MUTUAL MercPak	448.03	266.15	0/50 (B)	96
AUSTRALIAN PENSIONERS (A)	360.25	304.56	0	93
COMMERCIAL UNION First Choice	433.00	310.00	50/100 (B)	93
AUSTRALIAN UNITY First Option	424.00	192.00	100	91
RACV Fair Deal	663.00	225.00	100	89
ANSVAR Household	482.50	204.75	100	85
FAI Classic	685.83	182.89	50/100 (B)	85
REWARD Contents	290.00	290.00	50	79
NRMA Home Contents	848.75	213.75	100	76
AMP Home Insurance Options	604.05	188.27	50	74
CUNA Home	429.48	228.00	50	73
WESTERN QBE Contents	465.00	221.00	50	72
WESTPAC Quality Care	405.33	175.45	100	72
FAI Vital	582.96	155.45	50/100 (B)	71
TRANSPORT INDUSTRIES Homeplan	352.18	234.78	0	71
AAMI Home Contents	413.00	268.00	100	70
DIRECDIAL Household	623.89	209.01	50	66
ZURICH Personal Assistance	560.03	241.03	100	65
NATIONAL Contents	636.30	421.02	100	60
HBA Cover A	622.68	394.48	50	58
SUNCORP Essential	577.30	165.77	100	56
ACCIDENTAL DAMAGE POLICIES				
IBN Gold Star	560.00	230.00	50/100 (B)	94
FAI Progressive	946.00	252.26	100	93
MERCANTILE MUTUAL MercPak	562.87	355.27	0/100 (B)	93
AUSTRALIAN ALLIANCE Household Extra	701.27	451.84	100	85
AUSTRALIAN UNITY Triple A	527.00	301.00	100	84
WESTPAC Premier Care	643.23	280.65	100	77
AMP Home Insurance Options	799.72	250.17	50	70
HBA Cover B	785.58	474.03	100	63
SUNCORP Maximum	647.30	215.76	100	57

(B) The excess depends on where you live.

Western Australia Best Buys

Our **Best Buys** are policies that are good value for money. They're a good product (represented by a high policy score) at a low price.

House cover

High-risk

Defined Events

- **IBN** Silver Star
- **WESTERN QBE** Home Building
- **FAI** Classic

Accidental Damage

- **IBN** Gold Star
- **FAI** Progressive

Low-risk

Defined Events

- **WESTERN QBE** Home Building

Accidental Damage

- **MERCANTILE MUTUAL** Mercpak

Contents cover

High-risk

Defined Events

- **IBN** Silver Star
- **COMMERCIAL UNION** First Choice
- **AUSTRALIAN UNITY** First Option

Accidental Damage

- **IBN** Gold Star

Low-risk

Defined Events

- **IBN** Silver Star
- **FAI** Classic

Accidental Damage

- **IBN** Gold Star
- **MERCANTILE MUTUAL** MercPak

WA HOUSE COVER

Company / policy (in rank order)	1 High-risk premium ($)	2 Low-risk premium ($)	3 Excess ($)	4 Policy score (%)
DEFINED EVENTS POLICIES				
IBN Silver Star	245.00	200.00	50/100 (B)	95
AUSTRALIAN PENSIONERS (A)	215.25	247.49	0	94
COMMERCIAL UNION First Choice	300.00	205.00	50	94
MERCANTILE MUTUAL MercPak	482.30	175.82	50/100 (B)	91
AUSTRALIAN UNITY First Option	735.00	234.00	100	90
NATIONAL Home	772.20	202.02	100	90
WESTERN QBE Home Building	267.00	139.00	50	90
WESTPAC Quality Care	1013.01	234.68	100	90
ANSVAR Household	666.50	177.00	100	87
FAI Classic	241.85	241.85	50/200 (B)	86
DIRECDIAL Household	271.49	162.24	50	83
REWARD Home	203.00	203.00	50	83
SGIO Home	639.00	144.00	100	80
TRANSPORT INDUSTRIES Homeplan	738.29	112.50	0	80
ZURICH Personal Assistance	946.26	231.42	100	79
AMP Home Insurance Options	646.12	212.41	50	76
FAI Vital	205.58	205.58	50/200 (B)	72
HBF Building	232.30	232.30	50	65
ACCIDENTAL DAMAGE POLICIES				
IBN Gold Star	270.00	230.00	50/100 (B)	96
AUSTRALIAN ALLIANCE Household Extra	416.07	368.15	100	94
FAI Progressive	298.25	298.28	50/200 (B)	91
MERCANTILE MUTUAL MercPak	514.70	192.27	50	91
WESTPAC Premier Care	1215.91	280.73	100	90
AMP Home Insurance Options	812.66	269.53	50	76

(A) This policy isn't listed as a Best Buy because it has a built-in discount for people 55+ who don't work full-time. If this applies to you, check the cost of other Best Buys that offer an age discount too.

WA CONTENTS COVER

Company / policy (in rank order)	1 High-risk premium ($)	2 Low-risk premium ($)	3 Excess ($)	4 Policy score (%)
DEFINED EVENTS POLICIES				
IBN Silver Star	370.00	200.00	50/100 (B)	97
AUSTRALIAN PENSIONERS (A)	416.01	368.28	0	93
COMMERCIAL UNION First Choice	428.00	233.00	50	93
AUSTRALIAN UNITY First Option	434.00	318.00	100	91
ANSVAR Household	473.75	220.00	100	85
FAI Classic	498.27	199.29	50/200 (B)	85
REWARD Contents	320.00	290.00	50	79
SGIO Home	511.00	219.00	100	79
MERCANTILE MUTUAL MercPak	712.26	226.26	50/100 (B)	76
AMP Home Insurance Options	351.82	236.92	50	74
WESTERN QBE Contents	440.00	169.00	50	72
WESTPAC Quality Care	569.29	173.73	100	72
FAI Vital	423.53	169.4	50/200 (B)	71
TRANSPORT INDUSTRIES Homeplan	551.88	126.14	0	71
DIRECDIAL Household	447.47	210.47	50	66
ZURICH Personal Assistance	451.15	241.59	100	65
NATIONAL Contents	612.90	388.25	100	60
HBF Contents	343.10	343.10	100	33
ACCIDENTAL DAMAGE POLICIES				
IBN Gold Star	415.00	250.00	50/100 (B)	94
FAI Progressive	810.93	324.37	50/200 (B)	93
MERCANTILE MUTUAL MercPak	925.90	280.26	50/100 (B)	90
AUSTRALIAN ALLIANCE Household Extra	607.53	545.79	100	85
WESTPAC Premier Care	906.44	273.19	100	77
AMP Home Insurance Options	475.09	319.63	50	70

(B) The excess depends on where you live.

Insurance company details

Company	Where they're available	Contact number	Comments
AAMI	ACT, NSW, Qld, SA, Tas, Vic	13 22 44	There's no excess if you're 50+.
AMP General Insurance	All states	13 34 48	
Ansvar	All states	1800 657 761	
Australian Alliance	ACT, NSW, Qld, SA, Tas, Vic, WA	13 25 55	
Australian Unity Group	ACT, NSW, Qld, SA, Tas, Vic, WA	13 29 39	
Australian Pensioners	ACT, NSW, Qld, SA, Tas, Vic, WA	13 25 55	Insurance is only available if you're 55+ and no longer working full-time.
Commercial Union	All states	Contact the office in your state capital city.	Commercial Union also offers an accidental damage policy and a defined events policy with fewer features. Because of a merger between Commercial Union and NZI, premiums and policy features may change in the near future.
CUNA Mutual Group	ACT, NSW, Qld, SA, Vic	Contact the office in your state capital city	Insurance is only available to credit union members.
DirecDial	ACT, NSW, Qld, SA, Tas, Vic, WA	13 19 29	DirecDial's excess is payable only for claims worth less than $1000 and doesn't apply to fusion claims.
FAI	All states	13 10 00	The excess depends on where you live. The excess listed in the tables is the one used to calculate the premium price quoted.
GIO	ACT, NSW	13 10 10	
HBA	Vic	1300 360 136	
HBF	WA	13 20 65 in Perth, 1800 198 066 elsewhere	Higher benefits apply for people with HBF health insurance. The premium is not determined by where you live.
IBN	All states	13 19 66 to talk to your closest IBN broker	Gold Star and Silver Star are only available through IBN brokers. IBN is reviewing its policy in November this year.
Mercantile Mutual Insurance	All states	13 12 87	
Mutual Community	NT, SA	1300 360 136	
National Australia Bank	All states	13 29 28	
NRMA	ACT, NSW, Qld, Vic	13 21 32	The policy we assessed is available to new customers, and will be available to existing customers from December this year as they renew their insurance.
RAA-GIO Insurance	SA, Broken Hill (NSW)	(08) 8202 4567 or your nearest GIO office	
RACQ-GIO Insurance	Qld	13 19 05	
RACT Insurance	Tas	13 27 22 in Tasmania, (03) 6232 6300 elsewhere	RACT is launching a new policy around November this year.
RACV Insurance	Vic, southern NSW, ACT	13 19 55	RACV also offers the Prime Cover policy if you're 50+.
Reward Insurance	All states	1800 034 224	
SGIO	SA (**SGIC** in WA)	13 32 33	
Suncorp	ACT, NSW, Qld, SA, Vic	13 11 55	The Suncorp Maximum policy is only available to owner occupiers and isn't available in the highest-risk areas of NSW.
Transport Industries Insurance (TII)	All states	9623 3355 in Melbourne, 1800 335 200 elsewhere	
TIO	NT	(08) 8946 2222	TIO also has an accidental damage policy available.
Western QBE	ACT, NSW, Qld, SA, Tas, Vic, WA	8941 1499 in NT, 13 13 03 elsewhere	
Westpac	All states	1300 650 255	
Zurich	All states	13 26 87	Zurich also has an accidental damage option.

TEST REPORT

Rest easy

Will the newer self-inflating camping mattresses give you a comfortable night's sleep on hard — or even lumpy — ground?

IN BRIEF

- Check before you buy that the mattress inflates quickly, that you can easily blow more air into it if you need to and how easy it is to roll up again.
- If rolled-up size or weight is your main concern, there are big differences between mattresses of the same thickness: check for yourself in the shop.

SPRING IS IN THE AIR AND THE BUSH beckons. If you and the family are planning to commune with nature, you probably want a comfortable, convenient buffer between you and the ground.

Camping mattresses come in three different styles. The blow-up air mattress, or 'lilo', is an old faithful — it's cheap, and doubles as a spare bed or a floating lounge for the pool. The second type is a simple foam mat, as durable as it is basic.

The third, currently most popular kind is the self-inflating mattress. Made of foam encased in either a nylon or polyester skin, it inflates by sucking in air when the valve is opened. When it's time to pack it up, you simply open the valve again and squeeze out the air, compressing the mattress, ideally, into a thin, lightweight roll.

We tested and trialled 13 of these mattresses in two thicknesses: 2.5 cm and 5 cm.

WHAT TO BUY

2.5 cm thickness

DMH Maxi-lite long non slip D16	$90
EARTH MAT Lightweight long	$99

If weight and compactness are a priority:

THERM-A-REST Litefoam ultra long	$139

5 cm thickness

	THERM-A-REST Staytek camp rest long	$175
equal	DMH D18 Jumbo camper deluxe	$145
	NOMAD NOSIM72202V	$99
	ARTIACH Deluxe long	$150

We included the **THERM-A-REST Litefoam ultra long** in the *What to buy* list for people who are more concerned with a compact size when the mattress is rolled up than with comfort (it was the lightest as well as the most compact when rolled up).

Likewise, the **NOMAD NOSIM72202V** is the lightest and most compact in its category, though it scored lowest for comfort of all the 5 cm mattresses tested.

Comfort and ease of use

We gave the mattresses to a group of experienced bushwalkers who regularly go car camping or overnight bushwalking and they took them off to try them out.

Not surprisingly, they found that the thicker 5 cm mattresses were more comfortable. However, if you're planning to carry the mattress on long walks along with your camping gear, you're likely to be better off with a 2.5 cm mattress that's less of a load to carry on your back. The bulkier 5 cm mattresses would be better suited for people who travel to the bush in a car.

Fortunately, compact size and good comfort are not mutually exclusive. In fact, trialists found some of the more compact 5 cm mattresses just as comfortable as some of the bulkier ones.

In addition to comfort, the trialists assessed how easy and quick the mattresses are to set up and pack away. Most of them self-inflate in a short time — from one to three minutes, generally — but the trialists found it was usually helpful to blow air into them too. As well as speeding up the inflation, the extra air added greater comfort.

The two CARIBEE mattresses were considered relatively poor for ease of use because some trialists found

they needed to blow a lot of air into them to get them to inflate quickly. It's worth noting that some manufacturers advise against blowing into the mattresses too often, as the moisture from your breath could affect the interior (see *Storage tips*, far right).

The bulkiest mattresses in the test — **THE GREAT OUTDOORS Therm-o-matt** and the **KOOKABURRA** received the lowest marks for ease of use not only because their size makes them more cumbersome to roll up, but also because they both have a flat valve that makes it next to impossible to blow air into them. The **KOOKABURRA**'s valve was also very difficult to loosen the first time it was used.

If you're going to carry the mattress on your back, you'll want to keep its size when rolled up to a minimum. Our test found big differences between mattresses of the same thickness, so check before you buy.

Best on cold ground?

Of the three types of camping mattress, the self-inflating and foam styles generally provide adequate insulation from the ground, and both are much better than the basic blow-up air mattress.

All the self-inflating mattresses tested are likely to be suitable for use in the kind of cold ground conditions common to Australia, provided you also use a good sleeping bag.

While a 5 cm mattress is likely to give you a better degree of insulation, its size and weight make it unsuitable for some trips, especially long, rugged treks.

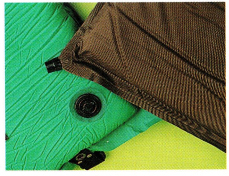
If you're heading into very cold conditions with a 2.5 cm mattress, you might consider taking a foam mat as well; even combined they'd probably be less bulky and weigh less than a 5 cm mattress. You can also improve the insulation properties of a self-inflating mattress by blowing extra air into it — it will put more space between your body and the ground.

If you decide on the self-inflating style of mattress, here are a few things to consider.

- **Try them out:** Give them a try in the shop (you can use your wallet or purse to simulate bumps on the ground). It's also important to roll the mattresses up yourself to test how compact they really are (see the photos on this page).
- **Thickness:** Thicknesses vary between 2.5 cm and 10 cm. If you plan to do a lot of bushwalking, you're probably best choosing a 2.5 cm mattress that's light and compact, but still comfortable. Thicker mattresses are more suitable for car camping or as spare beds.
- **Length:** All the mattresses we tested are full-length – at least 180 cm. Dedicated bushwalkers who want an even more lightweight alternative can also get three-quarter length ones (about 115 cm to 140 cm long).
- **Width:** The width of the mattresses we tested varies between 50 cm and 66 cm (some come even wider). The two **NOMAD** mattresses have Velcro strips down the side, so you can join them to make a wider mattress.
- **Weight:** A heavier mattress doesn't guarantee better comfort.
- **Material:** Look for material that's non-slip and durable. Our puncture-resistance test showed that all these mattresses are sufficiently tough.
- **Carry bags:** Most mattresses in this test come with a carry bag. **THE GREAT OUTDOORS Therm-o-matt** and both **THERM-A-RESTs** don't.
- **Straps:** Some of the mattresses tested come with straps to keep them tightly rolled after they've been deflated and rolled — in this test, both **CARIBEES**, both **GREAT OUTDOORS** and the **KOOKABURRA** have straps.
- **Repair kit and instructions:** Look for a mattress that comes with a repair kit and instructions. Some in the test have both, some have neither (see the table on page 38). If there isn't one provided, separate repair kits are easy to find.

Space is important even if you go car camping — imagine packing four of these 5 cm mattresses and all your camping gear into the boot.

The valve should be easy to open and close. It should also allow you to blow air into the mattress if you want to speed up inflation or give it a little extra buoyancy. Two mattresses — The Great Outdoors Country and the Kookaburra — have flat valves, making it very difficult to blow into them.



Storage tips

Store the mattress rolled out and inflated, with the valve open. This means that when you eventually roll it up to take on a trip it will bounce back into shape more quickly when you unroll it again.

It also allows any moisture you may have blown into the mattress to escape, helping to prevent mould growing inside it.

A clean, dry storage area is better than leaving it in a garage or garden shed.

General care tips

- **Avoid putting hot things — like a billy or hot cup — directly on the mattress. The heat could affect the bond between the foam and the fabric.**
- **Whenever possible, use it in a tent or on a groundsheet to help prevent wear and tear.**
- **Don't leave it in a hot car (or tent) with the valve closed or it could overinflate and be damaged.**

SELF-INFLATING CAMPING MATTRESSES

1 2

Brand / model (in rank order within types)	Manufacturer / distributor	Origin	Target price ($)	Warranty	Weight (kg)	Inflated dimensions (L x W x D; cm)	Average rolled-up volume (L)
2.5 cm thick							
DMH Maxi-lite long non slip D16	DMH	China	90	"Natural life"	1.05	183 x 51 x 2.5	7
EARTH MAT Lightweight long	Adventure One	China	99	"Life of the product"	1.02	183 x 51 x 2.5	6
THERM-A-REST Litefoam ultra long **(A)**	Cascade Designs/Grant Minervini	USA	139	"Lifetime"	0.65	183 x 51 x 2.5	4
CARIBEE Supalite 183	Clipper Trading	China	105	ns	0.91	183 x 51 x 2.5	5
5 cm thick							
THERM-A-REST Staytek camp rest long	Cascade Designs/Grant Minervini	USA	175	"Lifetime"	1.72	196 x 63 x 5	13
equal **DMH** D18 Jumbo camper deluxe	DMH	China	145	"Natural life"	1.95	193 x 63.5 x 5	18
NOMAD Nosim72202V	Barbeques Galore	Taiwan	99	"Fully guaranteed"	1.45	183 x 51 x 5	11
ARTIACH Deluxe long	Outdoor Agencies	Spain	150	"Unlimited time"	1.68	190 x 65 x 5	13
equal **THE GREAT OUTDOORS** Deluxe mat **(B)**	Arthur Ellis	China	145	ns	2.13	183 x 55 x 5	15
CARIBEE KingSize 183	Clipper Trading	China	130	ns	2.03	183 x 66 x 5	16
NOMAD Nosim78262V	Barbeques Galore	Taiwan	129	"Fully guaranteed"	1.92	198 x 66 x 5	18
THE GREAT OUTDOORS Therm-o-matt **(C)**	Arthur Ellis	Taiwan	129	ns	2.50	183 x 66 x 5	20
KOOKABURRA Self inflating mattress	Kookaburra Gas & Leisure Products	ns	60	ns	1.63	180 x 50 x 5	21

* Prices shown are a good target to aim for when shopping around, based on nationwide checks in September 1998. Anything lower is a bargain.

PROFILES

The camping mattresses in the *What to buy* list are profiled in rank order within the two size groups. Prices shown are a good target to aim for when shopping around, based on nationwide checks in September 1998. Anything lower is a bargain.

2.5 cm mattresses

DMH Maxi-lite long

Target price: $90

Good points

- Easiest of all the mattresses to use.
- OK (equal best of this size) for comfort.
- Good puncture resistance.
- Equal best repair instructions and kit.

Bad points

- None to mention.

EARTH MAT Lightweight long

Target price: $99

Good points

- Very easy to use.
- OK (equal best of this size) for comfort.
- Good puncture resistance.
- Equal best repair instructions and kit.

Bad points

- None to mention.

5 cm mattresses

THERM-A-REST Staytek camp rest long

Target price: $175

Good points

- Good (equal best) for comfort.
- Very easy to use.
- Relatively compact for a 5 cm mattress.

Bad points

- Relatively slow to dry.
- Repair kit not supplied.
- Most expensive mattress tested.

DMH D18 Jumbo camper deluxe

Target price: $145

Good points

- Good for comfort.
- Very easy to use.
- Fast to dry.
- Equal best repair instructions and kit.

Bad points

- Quite heavy and bulky.

NOMAD NOSIM72202V

Target price: $99

Good points

- Easiest to use in this size.
- The lightest and most compact in this size.
- Relatively good value for money.

Bad points

- Worst for comfort in this size.
- Relatively slow to dry.
- Repair kit not supplied.

2	3	4	5	6	7	8		
olled-up olume core (%)	Drying time score (%)	Repair information and kit score (%)	Puncture resistance score (%)	Ease of use score (%)	Comfort score (%)	Overall score (%)	Brand / model (in rank order within types)	
							2.5 cm thick	
1	74	80	82	96	58	78	**DMH** Maxi-lite long non slip D16	
2	74	80	81	90	58	77	**EARTH MAT** Lightweight long	
5	70	60	66	88	50	72	**THERM-A-REST** Litefoam ultra long **(A)**	
4	78	65	66	78	50	70	**CARIBEE** Supalite 183	
							5 cm thick	
2	55	60	81	90	76	78	**THERM-A-REST** Staytek camp rest long	
4	78	80	73	86	74	76	**DMH** D18 Jumbo camper deluxe	equal
5	63	60	78	92	64	76	**NOMAD** Nosim7220ZV	
2	70	60	65	88	68	75	**ARTIACH** Deluxe long	
9	74	65	85	84	66	73	**THE GREAT OUTDOORS** Deluxe mat **(B)**	equal
7	70	65	71	78	74	73	**CARIBEE** KingSize 183	
4	63	60	77	82	70	72	**NOMAD** Nosim 78262V	
1	70	0	78	70	76	66	**THE GREAT OUTDOORS** Therm-o-matt **(C)**	
0	70	0	68	70	68	63	**KOOKABURRA** Self inflating mattress	

ns not stated

(A) This is exactly the same as the Staytek Ultra lite long, which is currently being phased out.

(B) This is the name on the packaging, but the manufacturer calls it the Camping model.

(C) This is the name on the packaging, but the manufacturer calls it the Country-nylon model.

If weight and compactness are a priority:

THERM-A-REST Litefoam ultra long

Target price: $139

Good points

- Very easy to use.
- Lightest and most compact mattress tested.

Bad points

- Equal lowest comfort score.
- Comparatively slow to dry.
- Repair kit not supplied.

ARTIACH Deluxe long

Target price: $150

Good points

- Relatively compact for this size.
- Very easy to use.

Bad points

- Repair kit not supplied.

1 Warranty

Any warranty that refers to the 'life' or 'lifetime' of a product is essentially just saying it's guaranteed to last as long as it lasts. Even 'fully guaranteed' isn't very helpful: for how long? Against what? More specific definitions of the length of a warranty and what it covers are more helpful. Regardless of what is said, your statutory warranty rights still stand.

2 Average rolled-up volume/ rolled-up volume score

Trialists deflated and then rolled up each mattress, compressing it as much as possible. We then averaged the rolled-up volumes they achieved and scored them. You can use the size and the scores to compare how bulky the mattresses are: the higher the score, the smaller the mattress is when rolled up.

3 Drying time score

The mattresses were soaked in a shower, then stood vertically to drain and dry. None showed any sign of water penetration or other damage. The ones with the highest marks for drying time were completely dry in 30 minutes. The slowest to dry took about an hour.

4 Repair information and kit score

We scored the mattresses on whether or not a repair kit and instructions were supplied (kits can be purchased separately).

- 0 = supplied neither.
- 60 = came with only repair instructions.
- 65 = came with only a kit.
- 80 = supplied both a kit and instructions.
- 100 = supplied both a kit and instructions that were easy to use and understand, with plenty of patches.

5 Puncture resistance score

We measured the force required to puncture the mattress with a nail-like probe, to simulate sticks or sharp stones. While there were differences, all the mattresses were considered sufficiently durable.

6 Ease of use score

A panel of experienced bushwalkers assessed how easy it was to roll out and inflate each mattress to a level they considered comfortable, and then deflate and roll it up.

7 Comfort score

The trialists evaluated the comfort of the mattresses on uneven, bumpy ground. They also used them on sloping ground to see whether the mattresses had a good non-slip surface.

8 Overall score

The overall score was made up of the following components:

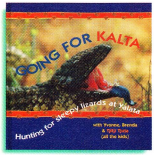
- Rolled-up volume: 25%.
- Drying time: 5%.
- Repair information and kit: 5%.
- Puncture resistance: 5%.
- Ease of use: 30%.
- Comfort: 30%.

CONSUMER BOOKSHELF

The Good British Bed & Breakfast Guide

The Good British Bed & Breakfast Guide contains full details of over 1100 of the best affordable B&Bs, listed by area, that charge a maximum of £30 per head. Features and restrictions are listed. Also includes colour maps.

$30 Code: BB&B



Going for Kalta

This is the story of hunting for Kalta (sleepy lizards) at Yalata, South Australia. The book shows the children hunting, capturing and eating the lizards, and includes some Pitjantjatjara words for readers to learn. It won the 1998 Australian Award for Excellence in Educational Publishing in the category Primary — Single Book.

$20 Code: GFK

Baby Games

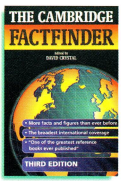
Baby Games is full of games to play with children from birth to three years. It encourages play — one of life's best learning experiences — and singing, and helps you to have a wonderful time while playing with your child.

$20 Code: BG

The Cambridge Factfinder

If you have children doing assignments, or you love doing crosswords and puzzles, *The Cambridge Factfinder* will interest you. It helps you answer many niggling questions.

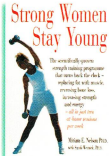
$30 Code: CFF



Strong Women Stay Young

Based on scientific research, this book presents a strengthening exercise program for women from 30 years of age that can improve health and vitality, and should take no more than two 45-minute sessions a week. It also includes advice about incorporating the exercises into a gym program.

$25 Code: SWSY



TV-free Activities for Kids

Ideas for over 300 fun activities for children. Each activity lists which age group it suits, whether an adult needs to supervise, if pens, pencils or other tools are needed, and if there is a specific learning outcome. The activities are for children 2-10+.

$15 Code: TVFA

Team Play

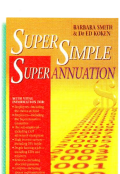
Nearly everybody works as part of a team at one time or another, and getting the most from all team members can be difficult. *Team Play* looks at the dynamics and personalities that make up a team. It provides exercises and tools that you can easily apply to your work situations to get the best performance from all members of your team.

$20 Code: TPLY

Super Simple Superannuation

Do you understand what superannuation is and how it works? Written in an easy-to-understand style, this book will assist you to make informed decisions about your super.

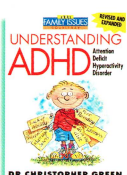
$25 Code: SSS



Understanding ADHD

An extensive yet easily understood guide to this upsetting and misunderstood condition. This practical book looks at what the condition is, its effects, and what family, friends, schools and the child can do to cope.

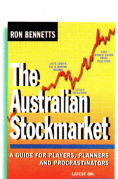
$20 Code: ADHD



The Australian Stockmarket

This is *not* a complete beginner's guide to the stockmarket — it assumes you know a little and want an accessible guide to increase your knowledge. *The Australian Stockmarket* contains information about the stock and related markets. It includes details about market cycles, derivatives, taxation, investment strategies, and discusses how economic events affect the stockmarket.

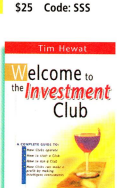
$17 Code: ASTM



Welcome to the Investment Club

Investment clubs are becoming very popular. Groups of people get together, exchange information and pursue (hopefully) both profitable and pleasurable investments. This book explains what investment clubs are and how you can establish one.

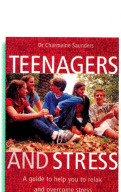
$17 Code: WTIC



Teenagers and Stress

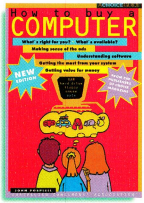
Teenagers and Stress examines some of the common causes of stress, and gives advice to help teenagers recognise what stress is and learn how to cope with it. It focuses on stress and school, health, drugs and alcohol, sexuality, emotions, work, home and teenagers' personal growth.

$17 Code: TAS



How to Buy A Computer

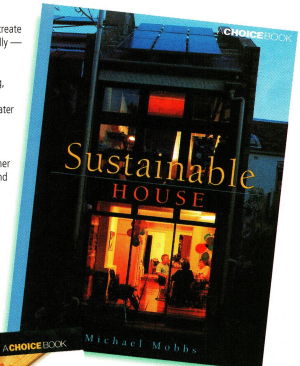
3rd edition



This completely revised edition contains all the information you need when buying a computer.
It offers advice on: whether you actually need a computer; what you can do with one; and what to do when you go shopping for a computer. *How to Buy a Computer* also has a comprehensive table of preferred and minimum computer requirements for both PCs and Macs, a checklist to take with you when shopping and a useful glossary of computer terms.

$10 Code: HBC3

Sustainable House

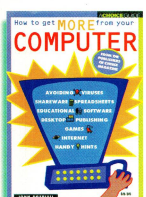


Sustainable House explains how to create a home that's environmentally friendly — yet still a comfortable family home.

It provides information to help people without building, engineering, design or house-building skills to achieve electricity generation and water recycling.

Extensively illustrated, it also includes examples of self-sufficient and energy-efficient houses from other parts of Australia, the US, Canada and the UK. Also included are contact details for many hard-to-find suppliers and services.

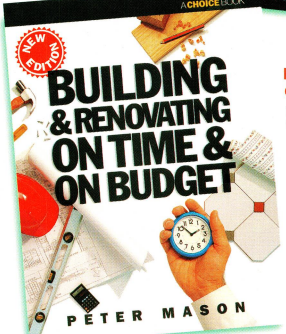
$30 Code: SUSH



How to Get More From Your Computer

How To Get More From Your Computer can help you make better use of your computer. In an easy-to-read style, it provides useful hints on how to set up your computer and associated hardware, an overview of available software, instructions to help you upgrade your computer, and advice on how to keep your hard disk in order, make sure you have room to run new software and how to save your work.

$10 Code: HGMC

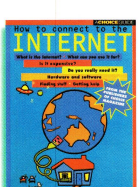


Building & Renovating on Time & on Budget

If you intend to build or renovate you need the practical and easy-to-understand advice in this book, which includes choosing the right builder, the role of the owner-builder, a glossary of building and contractual terms, insurance, cost control, and disputes and complaints. Most importantly, it explains what tasks are needed to be done in what order by which tradesperson. It also looks specifically at the most popular (and expensive) projects: kitchens, bathrooms and swimming pools.

$20 Code: BROT

How to Connect to the Internet

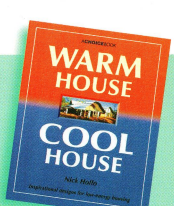


This guide is a handy introduction to getting around the Internet. Whether you want to use it for business or pleasure, *How to Connect to the Internet* will point you in the right direction.

$10 Code: NET

Warm House Cool House

Inspirational designs for low-energy housing

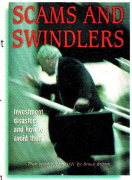


Environmentally friendly housing can be beautiful as well as saving you money and keeping you comfortable. Nick Hollo has written a comprehensive guide to low-energy house design in all regions in Australia. It includes over 110 inspirational examples along with house plans, colour photographs and practical advice.

$27.50 Code: WHCH

CONSUMER BOOKSHELF

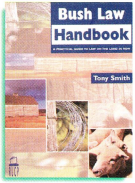
Scams and Swindlers



Here are 10 startling yet true examples of financial scams and swindles that have taken place in Australia. The book shows how each event happened and clearly explains what you should look out for to avoid similar situations. A stimulating read that also provides strategies and tactics to help you avoid being caught up in similar financial disasters.

$25 Code: SCAM

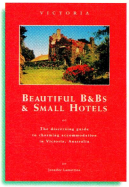
Bush Law Handbook



This is a comprehensive guide to the law in NSW and how it affects those in the bush. It covers a wide range of topics, from buying and selling property to divorce and family property transfers, from mining and mineral claims to native title. This is an invaluable resource for those on the land in NSW. *Applicable to NSW residents only.*

$35 Code: BLHB

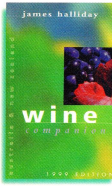
Beautiful B&Bs and Small Hotels: Victoria



This is a guide to some of the more luxurious and beautiful B&Bs in Victoria. Conveniently divided into locations, with one B&B per page and a colour photograph of the accommodation or location, *Beautiful B&Bs and Small Hotels: Victoria* also provides details about the rooms, style, rates and whether children are welcome at each location. Includes maps of Victoria.

$25 Code: BBBV

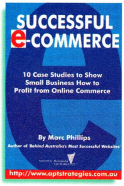
Australian and New Zealand Wine Companion



If you love wine and want to know a bit more about what's available, this guide provides you with a wealth of information about hundreds of Australian and New Zealand wineries and their products. James Halliday gives his tasting notes on over 1000 Australian and New Zealand wines, including advice on each wine's characteristics and what to eat with it.

$20 Code: ANZW

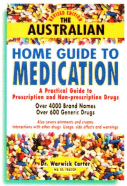
Successful e-commerce


SUCCESSFUL e-COMMERCE
10 Case Studies to Show Small Business How to Profit from Online Commerce
By Marc Phillips
Author of Behind Australia's Most Successful Websites
http://www.optstrategies.com.au

Successful e-commerce lets you learn from 10 successful small Australian companies that have used e-commerce to improve their businesses. It examines the practicalities of setting up an online business, including implementation costs, establishing profit margins, and merging online and traditional business practices.

$20 Code: SEC

The Australian Home Guide to Medication


THE AUSTRALIAN
HOME GUIDE TO MEDICATION
A Practical Guide to Prescription and Non-prescription Drugs
Over 4000 Brand Names
Over 600 Generic Drugs
Dr. Warwick Carter

Over 600 drugs are listed in this guide (brand names are listed under generic names and referenced in the index). The details of each entry include the uses, forms, dosages, side effects, interactions, whether they are a prescription drug, on the PBS, precautions when taking and, topically, a 'permitted in sport' category.

$15 Code: AHGM

Order Form

Code	Title	Qty	Item price	Total price

Plus postage and handling ($4 for one item plus $1.50 for each extra item) _____

Total _____

Send your payment to: Australian Consumers' Association, 57 Carrington Road, Marrickville 2204 • Phone (02) 9577 3399 • Fax (02) 9577 3355 World Wide Web address: www.choice.com.au

Money-back guarantee: If you are not completely satisfied with your purchase, return book(s) within 30 days for full refund of the purchase price.

I enclose ❑ cheque ❑ money order (payable to the Australian Consumers' Association)

or, I wish to pay by: ❑ Bankcard ❑ Mastercard ❑ Visa ❑ Amex ❑ Diners Club Expiry ___ / ___

Card number

Name on card . . . . . Signature . . . . .

Mr/Mrs/Miss/Ms . . . . . Subscriber number . . . . .

Address . . . . .

. . . . . Postcode . . . Phone (day) . . . . .

Some books may have to be sent separately to keep postage costs down. Please allow 2 to 3 weeks for delivery. If any order cannot be filled for a substantial length of time, we'll let you know and give you the option of cancellation.

CB/9811

Frozen microchips

Does microprocessor technology mean the advent of the perfect fridge?

WHEN WE TESTED 500 L FRIDGES earlier this year, one of a new generation of electronic fridges — the **WESTINGHOUSE Mastermind** — came out best. This time the test group included three electronic fridges — and they topped the test again.

Electronic fridges offer a number of advantages and features that conventional fridges don't. Depending on the model, they can include:

- Electronic management of temperature sensing and setting — for example, control of automatic defrosting to suit the conditions.
- Relatively independent temperature management of the fresh-food and freezer compartments (see *Optimising your fridge's temperature*, page 44, for more on this).
- A 24-hour memory that monitors door openings and pre-cools the fridge before a period of heavy use — such as when the kids get home from school or when you're preparing dinner.
- A warning beep if you leave the door open too long.
- Futuristic-looking LED controls that are fun to play with.

Although we tested these features (well, except for the last one), they weren't included in our scoring — these fridges came top thanks to their good design, cooling performance and energy efficiency, which are still the major factors in choosing a fridge. But you're likely to appreciate the extras offered by this relatively new technology when you put the fridges into use in your home.

Getting it right

One of the main problems we came across in our tests was temperature balance and control.

Getting the temperature right in both the freezer and the fresh-food compartment (including shelves, chiller, crisper, door shelves and so on) is important for food safety and shelf life as well as colour, texture and taste. It's possible, to some extent, to optimise the settings yourself by manipulating the controls. But it would be much easier if you could simply set the controls in the fridge to 'mid', confident all would be well. However, as we found out, this isn't the case.

For instance, if the temperature controls of the **WESTINGHOUSE Mastermind BJ425S** and **KELVINATOR N400D** are set on 'mid', food in parts of the fresh-food compartment may freeze.

Other fridges had problems getting cold enough — at least in some areas. The door temperatures in both **FISHER & PAYKELs**, the **WESTINGHOUSE Freestyle RJ422S**, **PANASONIC**, **SAMSUNG** and **WHIRLPOOL** were too warm for optimal storage of milk, and are better suited for non-dairy drinks.

We also found large temperature ranges between different shelves in the fresh-food compartment (which can be useful if you're aware of it, as you can store things where the temperature's best suited), large temperature variations during the on-off cycle of the compressor and relatively high temperatures during the 'defrost' phase of the cycle.

Optimising your fridge's temperature explains some of the basic principles of temperature control, including the best storage temperatures for different foods.

IN BRIEF

- **We tested 11 widely available frost-free fridges, ranging in size from 385 to 445 litres. This size would probably be suitable for a couple or a small family.**
- **More and more electronic (microprocessor-controlled) fridges are coming onto the market — see left for what they have to offer you.**
- **Many fridges had problems with temperature consistency and balance between the fridge and freezer. You can overcome some (but not all) of these problems by manipulating the controls. For how it works and what you're aiming for, see *Optimising your fridge's temperature*, page 44.**

WHAT TO BUY

FISHER & PAYKEL Active Smart E440T (freezer on top)	$1399
WESTINGHOUSE Mastermind BJ425S (freezer on bottom)	$1399
FISHER & PAYKEL Active Smart E442B (freezer on bottom)	$1399

These three electronic models performed well, apart from some temperature problems, particularly with the **WESTINGHOUSE Mastermind** (see *Profiles*, page 45). When you take 10-year running costs into account, the **FISHER & PAYKEL Active Smart E440T** works out the cheapest of the three (see the table on page 47 for details).

WHAT TO LOOK FOR

The fundamentals

■ **How big a fridge do you need?**

Save on space, cost and energy by buying the smallest that will meet your needs. Remember to measure the available space in your kitchen, allowing at least a couple of centimetres at the sides, back and top for air circulation.

■ **Cyclic defrost or frost-free?**

These days you can buy a frost-free fridge for around the same price as a cyclic defrost, and they're much less hassle because you don't have to defrost them.

■ **Top or bottom freezer?**

While top-mounted freezers are still the more popular choice, fridges with bottom-mounted freezers generally offer more freezer space and easier access to the fresh-food compartment.

■ **How many stars does it have?**

Consider long-term running costs as part of the purchase price. When you're comparing same-size models, the more stars, the better the energy efficiency. When you've found the models with the highest star ratings, then find the lowest kWh per year figures: the lower the kWh figure, the lower your energy bills.

Features and accessories

■ A **dairy compartment** keeps butter and hard cheese slightly warmer than in the main part of the fridge.

■ If you like your butter soft, you might like a **butter conditioner** (although they use a little more energy).

■ **Vegetable crispers** offer protection from the drying effects of the fridge, extending the shelf life of your fruit and vegetables.

■ Some freezers have their own **ice-cube dispenser**.

Other aspects to consider

■ Solid plastic shelves help contain spills.

■ Look for front and rear rollers for easy moving, and brakes to keep the fridge in place.

■ Make sure the door handles are easy to reach and grip.

■ Look for smooth, easy to clean surfaces, without dirt traps.

■ Check whether you can get the model you want with its door hinges on the appropriate side for your kitchen layout.

If you have to put the door hinge next to a wall, can you pull the shelves out with the door open only 90°?

A chiller compartment is useful for storing fresh meat or fish at a lower temperature than in the main fridge compartment, so it will last longer.

Optimising your fridge's temperature

Baffles and thermostats

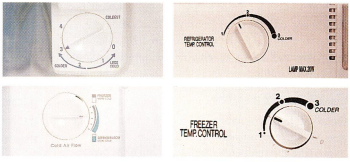
Many conventional frost-free fridges have two controls for adusting the temperature. Though you'll often find one control in the fresh-food compartment and the other in the freezer, adjusting either of them can in fact affect the temperature in both compartments. This is because usually one of the controls is a thermostat and the other a baffle.

■ The **thermostat** senses the temperature (sometimes in the freezer, sometimes in the fresh-food compartment — it varies from model to model) and, if it gets too warm, the compressor (the motor unit) kicks in, producing cool air. When the temperature is right, the compressor turns off.

■ The **baffle** dictates how much of the cold air is directed to the freezer vs the fresh-food compartment, and is used in conjunction with the thermostat to set the temperatures in each compartment.

So how do you know which is which and what it's doing? Ideally they would be properly labelled (such as the **HOOVER** models on test, with 'Temperature' and 'Balance', or the **WESTINGHOUSE Freestyle RJ4225**, see right). More often than not, however, they're both labelled 'Temperature' (like the **LG**), giving the false impression that the temperatures in the fresh-food compartment and freezer operate independently.

The instruction manual that comes with your fridge should explain which control does what, and it's worth reading it carefully to optimise your fridge's performance.



The Westinghouse Freestyle's controls (left) at least give you an idea of what you're really adjusting — we'd like to see them on more fridges. Many (like the LG, right) call both controls 'temperature', which is unhelpful and misleading.

The models in the *What to buy* list are profiled in rank order. Prices shown are a good target to aim for when shopping around, based on nationwide checks in September 1998. Anything lower is a bargain.

Fisher & Paykel Active Smart E440T

Target price: $1399

Good points

- Most energy-efficient fridge in the test.
- Fastest cooling time.
- Best crisper performance in freshness test.
- Easy to clean, good storage versatility and controls are easy to use and understand.
- Temperature control in fridge and freezer is relatively independent (see *Optimising your fridge's temperature*, below).
- Has a dairy compartment.
- Warning beep if the door is left open for too long.
- Door opening direction can be reversed.
- Four rollers for easy moving.

Bad points

- Bottle shelf is a little warm for storing milk (see *What is the ideal temperature?*, below, for more on this).
- Some temperature fluctuations.

Westinghouse Mastermind BJ425S

Target price: $1399

Good points

- Best for ease of use.
- Has a chiller (with its own temperature control) and a dairy compartment.
- Warning beep if the door is left open for too long.
- 24-hour door-opening memory.
- Four rollers for easy moving.

Bad points

- The crisper is quite cold and may freeze your vegetables.
- Too cold in parts of the fresh-food compartment; we had to put the fresh-food control to fully 'warm' and the chiller and freezer controls towards 'warm' to stop food freezing. The manufacturer has told us it has made changes to the settings. See *Optimising your fridge's temperature*, below, for more on this.
- Easy to catch your fingers between fridge and freezer door handles.

Fisher & Paykel Active smart E442B

Target price: $1399

Good points

- Very good crisper performance in freshness test.
- Easy to clean, good storage versatility, and controls are easy to use and understand.
- Temperature control in fridge and freezer is relatively independent (see *Optimising your fridge's temperature*, below).
- Has a dairy compartment.
- Warning beep if the door is left open for too long.
- Door opening direction can be reversed.
- Four rollers for easy moving.

Bad points

- Bottle shelf is too warm for optimal milk storage.

What about the rest?

- Apart from the **LG**, the other fridges in the test had similar scores and weren't too far behind the three in the *What to buy* list. You'd probably be happy with any of them, particularly if you found them at a low price. However, the **KELVINATOR** has higher running costs than the others.
- The **LG** was behind the other models for both performance and ease of use, as well as being one of the more expensive to run.

Independent temperature control

Unlike most other fridges, the **FISHER & PAYKEL** electronic models have relatively independent temperature controls for the fresh-food and freezer compartments — each with its own temperature sensor.

What is the ideal temperature?

The Australian standard requires that domestic freezers operate at –15°C or below, and the fresh-food compartment at around 3°C. Warmer temperatures can affect food safety, quality and shelf life, and it's worthwhile investing in a fridge thermometer so you can keep an eye on the temperature.

Temperatures vary throughout the fresh-food compartment, and the differences can be exploited for optimal storing of different types of food and drink. For instance, the temperature on each shelf may be different and the door shelves may be slightly warmer than the rest of the fridge, particularly if the door is opened and closed a lot. Many fridges have a dairy compartment in the door, and this warmer area can be used to store butter (if you don't have a butter conditioner) and hard cheese. Soft cheese should be stored in the main part of the fridge.

However, in some of the fridges we tested, the door temperatures were too warm for optimal storage of milk (it's best stored at 4°C or below), and for longer life you'd be better off storing it in the main part of the fridge.

Some fridges have a chiller bin or chill-zone, which is situated near cold-air outlets. The chiller may also have its own temperature control, which is in fact another baffle: allowing more cold air in will decrease the temperature. Having a chiller means you can store foods like fresh meat at around 0°C, so it will last longer than in the main fridge compartment.

	Brand / model (in rank order)	Manufacturer / distributor	Origin	Target price ($)*	Warranty (years)	Freezer location	Measured dimensions (H x W x D, mm) 1	Claimed gross /usable volume, fridge (L) 2	Claimed gross / usable volume, freezer (L) 2	Shelves removable when door open 90°	Door hinge position 3
	FISHER & PAYKEL Active Smart E440T	Fisher & Paykel	Australia	1399	1 **(B)**	Top	1700 x 690 x 675	342 / 256	99 / 72	✓	Rev
	WESTINGHOUSE Mastermind BJ425S	Email	Australia	1399	1 **(C)**	Bottom	1690 x 690 x 725	262 / 192	153 / 97	**(J)**	R or l
	FISHER & PAYKEL Active Smart E442B	Fisher & Paykel	Australia	1399	1 **(B)**	Bottom	1700 x 690 x 675	307 / 228	135 / 78	✓	Rev
equal	**HOOVER** Contour HE423UF	Southcorp	Australia	1295	2 **(D)**	Bottom	1725 x 690 x 675	281 / 209	142 / 94	✓	R or l
equal	**HOOVER** Contour HE430TF	Southcorp	Australia	1295	2 **(D)**	Top	1725 x 690 x 670	329 / 250	101 / 76	**(J) (K)**	R or l
	SAMSUNG Cool Tech SR-V43H	Samsung	Korea	949	2 **(E)**	Top	1755 x 670 x 665	268 / 217	122 / 89		R onl
equal	**WESTINGHOUSE** FreestyleRJ422S	Email	Australia	1299	1 **(C)**	Top	1630 x 690 x 725	298 / 228	124 / 95	✓	R or l
	WHIRLPOOL WRN42NWF6/A **(A)**	Whirlpool	Korea	999	2 **(F)**	Top	1760 x 670 x 665	270 / 217	123 / 90		R onl
	KELVINATOR Impression Series N400D	Email	Australia	1199	1 **(G)**	Top	1675 x 645 x 740	300 / 231	100 / 78		R or l
	PANASONIC NR-B39AXA **(A)**	Matsushita	Taiwan	1199	1 **(H)**	Top	1715 x 675 x 705	274 / 222	116 / 80	✓	R onl
	LG Freshmaster GR-412SF **(A)**	LG Electronics	Korea	995	2 **(E)**	Top	1715 x 690 x 655	280 / 211	105 / 66	**(J)**	R onl

How reliable have our subscribers found them?

We surveyed a group of subscribers about the reliability of their fridges, asking whether theirs had needed repair in the previous 12 months.

The results are provided for brands for which we had more than 50 responses; the number in brackets is the number of fridges of that brand reported on by subscribers in the survey.

Overall, we found fridges are generally a reliable appliance, with only 11% of those surveyed needing repair, at an average cost of around $130.

Percentage not needing repair

Fisher & Paykel (479)	93
Frigidaire (169)	92
Sharp (73)	92
Admiral (120)	89
Hoover (184)	89
Westinghouse (1209)	89
Philips (310)	88
Whirlpool (137)	88
General Electric (228)	87
Ignis (77)	87
Kelvinator (1040)	87

Percentage who would buy the same brand again

Whirlpool (144)	94
Sharp (74)	93
Fisher & Paykel (499)	92
Westinghouse (1240)	91
Kelvinator (1072)	90
Admiral (120)	88
General Electric (233)	87
Hoover (189)	87
Frigidaire (176)	85
Philips (315)	78
Ignis (76)	75

For people with disabilities

An occupational therapist from the Independent Living Centre assessed the fridges for helpful features and potential difficulties.

For people with poor vision

- Both **HOOVER** models had the best lighting, while the **LG** had the worst.
- The controls on the **FISHER & PAYKEL** models may be difficult to see.

For people with weak or arthritic hands

- Look for handles running down the sides of the door (rather than recessed in the top or bottom) — they're easier to grasp (see left). The **PANASONIC** and both **WESTINGHOUSE** models have good handles in this respect, although you need to take care not to catch your fingers in them.
- The control buttons on the **FISHER & PAYKEL** models may be difficult to operate.
- Two small crisper drawers may be easier to use than a single large one. Only the **FISHER & PAYKEL E442B** and **KELVINATOR** have two smaller drawers.

For people in wheelchairs

- A freezer underneath the fresh-food compartment makes access to both easier — a high freezer can be almost impossible to get to. See the table for model details.
- It may be difficult to adjust the temperature controls in the fresh-food compartment of a model with the freezer on the bottom, as they tend to be located towards the top and back. If the temperature needs to be adjusted, you may need someone's help.
- Handles running down the sides or at the bottom of the door may be easier to get to — see left.

General

- A warning alarm that sounds when the door has been left open can be a useful reminder to close it, especially for people with dementia. Both **FISHER & PAYKEL** models and the **WESTINGHOUSE Mastermind** have this feature.

4 Chiller	4 Dairy compartment	5 Noise level (dB)	6 Claimed / measured energy use (kWh / yr)	7 10-year running costs ($)	8 Cooling time (hrs:mins)	9 Performance score (%)	10 Ease of use score (%)	11 Overall score (%)	Brand / model (in rank order)	
	✓	39	640 / 631	757	3:25	90	74	82	**FISHER & PAYKEL** Active Smart E440T	
✓	✓	39	750 / 740	888	4:50	75	78	77	**WESTINGHOUSE** Mastermind BJ425S	
	✓	39	680 / 817	980	5:45	70	77	74	**FISHER & PAYKEL** Active Smart E442B	
	✓	46	715 / 690	828	6:20	72	72	72	**HOOVER** Contour HE423UF	equal
	✓	45	690 / 685	822	5:15	68	75	72	**HOOVER** Contour HE430TF	equal
✓		39	707 / 629	755	6:40	70	67	69	**SAMSUNG** Cool Tech SR-V43H	
✓	✓	40	730 / 811	973	6:35	66	72	69	**WESTINGHOUSE** Freestyle RJ422S	equal
✓		40	680 / 597	716	6:30	70	67	69	**WHIRLPOOL** WRN42NWF6/A **(A)**	
✓	✓	45	920 / 862	1034	4:55	65	68	67	**KELVINATOR** Impression Series N400D	
✓		44	794 / 798	958	6:20	64	66	65	**PANASONIC** NR-B39AXA **(A)**	
✓		40	750 / 816	979	7:15	56	58	57	**LG** Freshmaster GR-412SF **(A)**	

* Prices shown are a good target to aim for when shopping around, based on nationwide checks in September 1998.

(A) This model has been discontinued, but you may still find it in shops.

(B) Repair or replace; five years repair or replace for sealed system and external surfaces for corrosion. One-year warranty on whole fridge is increased to two years if you register by mail.

(C) Repair or replace; the following three years parts only for sealed system; five years repair or replace for external surfaces for corrosion. One-year warranty on whole fridge is increased to two years if you register by phone.

(D) Repair or replace; the following three years parts only for sealed system and external surfaces for corrosion.

(E) Repair or replace; the following three years parts only for sealed system.

(F) Parts and labour; the following three years parts and labour for sealed system.

(G) Repair or replace; the following four years parts only for sealed system; five years repair or replace for external surfaces for corrosion. One-year warranty on whole fridge is increased to two years if you register by phone. There's also cover for frozen food.

(H) Parts and labour; the following four years parts only for compressor. (The manufacturer tells us that the warranty has been changed to two years for parts and labour and three years for parts only for the compressor.)

(J) Except crisper cover.

(K) Except freezer shelf.

1 Measured dimensions

The measured dimensions include hinges and any protrusions at the back, such as the compressor. They're rounded up to the next 5 mm. This is the actual size of the fridge; you need to leave space around the top, back and sides for air circulation (check the fridge's instructions).

2 Claimed gross/measured usable volume

The volume quoted by the manufacturer tells you approximately how much air space the fridge has to cool. The usable space, which we measured, tells you how much space you can actually use, including shelves, door shelves, crisper and so on.

Use the volumes to get an idea of how big the freezer is compared with the fresh-food compartment ('fridge'), so you can choose a fridge according to your storage needs.

3 Door hinge position

R = on the right

L = on the left

Rev = reversible

Usually the door-opening direction can't be changed after you've bought the fridge, so if there's a choice, you need to specify it for your kitchen layout when you buy it. But the hinges on some are reversible, so can be changed if you rearrange your kitchen or move house.

4 Features

See *What to look for*, page 44, for more on these. None has a butter conditioner.

5 Noise

Noise levels were measured 1 m away from the fridge. How noisy it sounds in your home will depend on the design of the kitchen and background noise levels, but you can tell from the table which models will be comparatively louder or quieter. They're all fairly quiet, but the noisier ones may still be noticeable in the quiet of the night. These measurements were taken during the normal running of the fridge — when the compressor starts up, there may be more noise for a few minutes.

6 Claimed/measured energy use

The energy tests calculate how much energy a fridge would use in a year to maintain a temperature of 3°C in the fresh-food compartment and −15°C in the freezer. The claimed kWh figures are from the energy labels, which were generally calculated using the old standard. CHOICE's measured energy is based on the new 1997 standard. In some cases (for example, the two **FISHER & PAYKEL** models) the new standard will result in slightly higher figures than the old.

7 Running costs over 10 years

The running cost is based on the energy used over 10 years, using a rate of 12 cents per kWh. A 10-year period provides a useful indication of the long-term differences between high and low energy usage — and you can expect your fridge to last that long.

8 Cooling time

This is a simulation test to indicate the time taken to cool the equivalent of around 19 kg of shopping down by 15°C on a 32°C day.

9 Performance score

Three factors were included in the performance score, weighted as follows:

- Cooling time: 40%.
- Energy efficiency: 40%.
- How long the crisper would keep vegetables fresh: 20%.

10 Ease of use score

Our ease of use rating consists of:

- Ease of cleaning: 30%.
- Versatility of food storage, including adjustability of shelves and ease of storing items of different shapes and sizes: 60%.
- Ease of understanding and operating temperature controls: 10%.

11 Overall score

The scores for performance and ease of use each make up half of the overall score.

RECALLS & BANS

If you find a recall or ban not on our list, please let us know. Companies often rent 1800 numbers for a couple of months after the recall is announced. If the number given is no longer operating, phone the manufacturer or retailer direct.

THE PRODUCT: **Ridley Pet Products** has recalled **Savings Brand 5 kg Wild Bird Seed**, available from Coles and Pick n' Pay supermarkets, and purchased since July 1, 1998. The recall applies to all states except WA and Tasmania.

The problem: Insecticide was detected in several samples of the product.

What to do: Stop using the seed. Return it, for a full refund, to Coles or Pick n' Pay. For further information, contact Peter Dickinson on (07) 3271 2000.

THE PRODUCT: **Rover** has recalled **Range Rovers** built between 1995 and 1998 with VINs in the range MA 300190 to WA 402293. The VIN number is located both on the identification plate on the passenger's side of the dashboard, when viewed through the windscreen, and on the identification plate fixed to the radiator support panel. All owners of affected vehicles registered with Rover Australia should have been notified by letter.

The problem: Some cooling system hoses have failed, resulting in the loss of coolant. If any traces of leaked coolant are allowed to remain on hot engine components, it may pose the risk of an under-bonnet fire.

What to do: Affected vehicles should be checked and, when necessary, reworked free of charge. Call the Rover Australia Customer Response Centre on 1800 625 642.

THE PRODUCT: **Nestlé** has recalled 5-litre value packs of **Peters Neapolitan Ice Cream**, sold in NSW and Queensland only, with a best-before date of April 28, 1999.

The problem: The product may be contaminated with metal fragments.

What to do: Don't eat the ice cream. Return it to the store you purchased it from for a full refund. For further information contact 1800 069 678.

PRODUCT SAFETY NOTICE

THE PRODUCT: **HPM** has issued a safety notice for its **Series 102 double adaptors** purchased prior to 1994. The Series 102 markings appear on the rear of the adaptor.

The problem: The earth pin may come loose. If this occurs, it may result in electric shock if the adaptor is used with a faulty appliance.

What to do: Check to see whether the earth pin is loose. Any double adaptor whose earth pin is loose (more than 3 mm movement) should be returned to HPM for inspection and replacement where appropriate. For more information, contact 1800 111 000.

Financial bans

CHOICE doesn't usually publish individuals' names, but when someone who has access to consumers' life savings is found guilty of dishonesty or negligence, we think you need to know. This information is also publicly available from ASIC.

THE SERVICE: NSW investment adviser **Gerard Andrew John Farley** has been banned until July 1, 2002, from acting as a representative of a dealer or an investment adviser. The AAT has upheld the ASIC decision of April 1997.

The problem: The tribunal found that Farley had not performed the duties of a representative efficiently, honestly and fairly.

Contact: Peter Howard, Enforcement program, ASIC NSW Regional Office, phone (02) 9911 2382.

THE SERVICE: Accountant **Robert Huston Reynolds**, associated with Accountancy Plus P/L, has been banned until July 20, 2008, by ASIC from giving investment advice as a financial adviser.

The problem: ASIC found that Reynolds, who was unlicensed, had not acted efficiently, honestly and fairly in his handling of client funds entrusted to him. ASIC was able to have $25,000 refunded to his clients.

Contact: Jane Frawley, Program Manager, Corporate Finance and Managed Funds Program, ASIC Victorian Regional Office, phone (03) 9280 3208.

THE SERVICE: Gold Coast accountant **Rodney Edmund Blyton** has had his registration as a company auditor recalled by the CALDB. Blyton can't reapply for registration as an auditor until August 1, 2003.

The problem: The CALDB found that Blyton failed to carry out or perform adequately or properly the general duties of an auditor or duties or functions required of an auditor by Australian law.

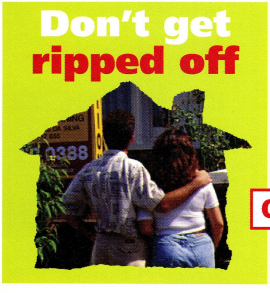
Contact: Bill McMahon, Manager, Small Business Unit, ASIC Queensland Regional Office, phone (07) 3867 4895.

THE SERVICE: Former Perth stockbroker **Russell Cribb** has been banned by ASIC from acting as a representative of a securities dealer or an investment adviser unless strict supervision conditions are complied with and notified to ASIC. The ban will only be lifted after he has complied with such conditions for two years.

The problem: Cribb pleaded guilty to 10 ASIC charges of insider trading and was fined $20,000 in the Perth District Court in June 1998.

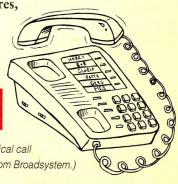
Contact: Stephen Howell, Director Enforcement, ASIC WA Regional Office, phone (08) 9261 4094.

AAT Administrative Appeals Tribunal
ACCC Australian Competition and Consumer Commission
ASIC Australian Securities and Investments Commission
CALDB Companies Auditors and Liquidator Disciplinary Board



Save yourself $'000s for less than $10

We'll tell you which home loan is really the cheapest for a new home loan or refinancing your existing loan. Call 1900 17 00 88 any time and you'll hear the five cheapest loans to suit you, plus you'll be sent a list of up to 40 loans with all their features, including interest rates, fees and charges and honeymoon offers.



CHOICEMONEYLINE

Call 1900 17 00 88

Calls cost $1.95 a minute (more from mobile phones). Typical call costs are under $10. (Data from Cannex; phone service from Broadsystem.)

Order Form

CHOICE Products

Australian Consumers' Association 57 Carrington Road, Marrickville NSW 2204 **Phone** Subscriptions: (02) 9577 3399 General: (02) 9577 3333 **Fax:** (02) 9577 3355

Subscriptions

Cost $		Qty Self	Qty Gift	Amount
CHOICE *(11 issues a year)*				
1 year	52 Personal subscription	....	.....	.....
2 years	97	....	.....	.....
1 year	70 Company/institution	....	.....	.....
2 years	132	....	.....	.....
Overseas add $12 for 1 year and $22 for 2 years				
Consuming Interest *(4 issues a year)*				
1 year	27 Personal subscription	....	.....	.....
2 years	50	....	.....	.....
1 year	35 Company/institution	....	.....	.....
2 years	67	....	.....	.....
Overseas add $6 for 1 year and $10 for 2 years				
CHOICE Travel *(4 issues a year)*				
1 year	27 Personal subscription	....	.....	.....
2 years	50	....	.....	.....
1 year	35 Company/institution	....	.....	.....
2 years	67	....	.....	.....
Overseas add $6 for 1 year and $10 for 2 years				
CHOICE Health Reader *(10 issues a year)*				
1 year	50 Personal subscription	....	.....	.....
2 years	94	....	.....	.....
1 year	72 Professional/institution	....	.....	.....
2 years	134	....	.....	.....
Overseas add $12 for 1 year and $22 for 2 years				
Computer CHOICE *(6 issues a year)*				
1 year	32 } *If you subscribe to* CHOICE *or*	....	.....	.....
2 years	60 } *another of our publications*	....	.....	.....
1 year	36 *Computer* CHOICE *alone*	....	.....	.....
2 years	68	....	.....	.....
1 year	48 Professional/institution	....	.....	.....
2 years	90	....	.....	.....
Overseas add $8 for 1 year and $14 for 2 years				
CHOICEFax				
Single article	6 Subscriber	....	.....	.....
	16 Non-subscriber	....	.....	.....

Article title: .....

Issue date: ..... Fax no: .....

Filing systems

		Colour			
Box holder *(holds 24)*	12	Red	....	.....	.....
		Blue	....	.....	.....
Binder *(holds 12)*	12	Red	....	.....	.....
		Black	....	.....	.....
Health Reader binder *(holds 2 years)*	12	White	....	.....	.....

Order Total .....

Payment method

I wish to pay by ❑ Cheque ❑ Money Order
(payable to Australian Consumers' Association)

or, I wish to pay by ❑ Bankcard ❑ Mastercard ❑ Visa ❑ Amex ❑ Diners Club

Card number

Name on card ..... Expiry date ...../.....

Signature .....

Mr/Mrs/Miss/Ms ..... Subs. no. .....

Address .....

..... Postcode .....

Include me in Subscriber Draw ❑ Yes ❑ No Telephone .....

Gift recipient details:

Mr/Mrs/Miss/Ms .....

Address .....

..... Postcode .....

Gift card to read: .....

To ..... From .....

Send gift renewal notice to me ❑ Yes ❑ No

To speed your order, attach your CHOICE mailing label or write in your subscriber number where noted above.

Back issues.

Subscribers can buy back issues for $6 each. Non-subscribers can purchase back issues for $16 per copy. Write to CHOICE Consumer Services, 57 Carrington Road, Marrickville 2204, or phone (02) 9577 3399.

Subscription problems or changes of address.

Write to CHOICE Consumer Services, 57 Carrington Road, Marrickville 2204, phone (02) 9577 3399, fax (02) 9577 3355 or email to ausconsumer@choice.com.au. Please include your subscriber number (found in the top corner of your CHOICE address label) or have it ready by you when you phone us.

INS/9811

If your subscription is due to expire — renew now!

36th SUBSCRIBER DRAW

Every subscriber who renews their subscription to one of our magazines between November 1 and November 30 will automatically be entered to win a wok valued at up to $129.

Conditions apply to the draw: call (02) 9577 3399 for details.

Prizes for our draws are products we bought for testing, so you won't be the first to turn them on or set them up. But we'll cover any service problems with a CHOICE warranty that'll match the manufacturer's — just as if you'd bought them new.

NSW permit No. TC 98/4813, ACT permit No. TP 97/3914, NT permit No. NT 98/1510.

The winner of the 33rd Subscriber Draw is Ms L Kippax of Lane Cove, NSW.

STAFF AND DEPARTMENTS

Chief executive officer: Louise Sylvan.
Executive assistant: Leslie Crawford.
CHOICE: Editor Jane Mackenzie. **Deputy editor** Jane Inglis.
Writers/journalists this issue Birgitt Baader, Kate Beddoe, Karina Bray, Annette Coburn, Daniel Coyne, Leanne Croker, David Lovejoy, Uta Mihm, Matt O'Neill.
CHOICE BOOKS: Publisher Keren Lavelle. **Senior editor** Jan Bradley. **Editor/marketer** Tracey McTeare.
CHOICE ONLINE: Manager Liz Munn.
COMPUTER CHOICE: Editor Rosanne Bersten.
Technical editor Peter Dower. **Journalists** Zara Baxter, Chris Ruggles.
CONSUMING INTEREST: Editor Peter Cereghe.
PRODUCTION: Art director Michelle Havenstein. **Co-ordinator** Rohan Hills. **Designers** Merryn Stapleton, Jeff Young. **Photographers** Geoff Ambler, Rhonda Thwaite.
CONSUMER RESEARCH: Manager Mary Harris. Jan Bouhali, Leanne Croker, Melanie Hunter, Katharine Milner, Kate Murdoch, Christine Shaday, Joe Sydney.
Buying Dorothy Kneale, Jan Rigby.
TECHNICAL RESEARCH: Manager Alan Sharp. **Products Research: Manager** Klaus Neuscheler. Brian Ashton, Antonio Bonacruz, Brian Champion, Geoff Day, Robert Greig, Victor Guerreiro, Michael Hohl, Peter Horvath, Martha Josephakis, David Lovejoy, Bill Psiroukis, Raja Rajagopal, Petr Valouch.
RESEARCH TEAMS: Development Manager Norm Crothers.
Food, Health, Environment team Annette Coburn, Fiona Mair, Sally Nathan, Matt O'Neill, Carole Renouf, Anna Salleh.
Information Technology, Communications team Zara Baxter, Rosanne Bersten, Peter Dower, Chris Ruggles.
Money, Legal team Kate Beddoe, Daniel Coyne, Anna George, Uta Mihm.
Marketing statistics by GfK Marketing Services.
Financial information supplied by Cannex.
POLICY AND PUBLIC AFFAIRS: Manager Mara Bún.
Senior media co-ordinator Gail Kennedy.
Executive assistant, policy and media Margaret Koulaouzos
QUALITY ASSURANCE AND CONTROL: Manager Barbara Manchester.
Verification co-ordinator Pam Gardiner. **Verifiers** Elizabeth Hurtt, Kathleen MacDonald, Mark McKenzie, David Oakenfull.
MARKETING: Manager Janice McEwen. **Co-ordinator** Kylie Wingrave.
FINANCE AND PROPERTY: Manager Alan Johnston.
Accounts Ron Carrall, Jeanette Dwyer, Samantha Dwyer, Sharon Schilling.

CUSTOMER SERVICE: Manager Robert Jensen. **CHOICE Consumer Services Manager** Bill Stuart. **Team Leader, Business Systems** Lalo Hepehi. **Team Leader, Information Systems** Lila Ivanovska. **Consumer Service Representatives** Karl Betham, Thelma Bracken, Carilee Breckenridge, Jaye Graves, Toni Harb, Nootaya Hwang, Kathy Petrou, Fiona Pollard, Elizabeth Poole.
Information Resource Centre/Administration Maria Athanasatos, Shirley Colless, Yvonne Lyon, Nicole Mark, Audra Pearse, Jeanette Porter, Roslyn Sydney, Meagan Turner.
Information technology Stephen Macdonald, Charles Ly.

The Association is governed by an honorary Council elected by the voting members. (For information about voting membership, contact CHOICE Consumer Information on (02) 9577 3399.) Members of the Council give their time without reimbursement, and are not engaged as principals in industry, advertising or sales.

COUNCIL: Chair Associate Professor Simon Chapman PhD. **Deputy Chair** Dianne Hill FCA. **Members** Rob Asser BSc (Arch), BArch, Grad Dip Ed (Art); Allan Barton PhD; Professor George Bennett BA, PhD, ASTC; John Braithwaite; Cynthia Cliff BSc (Hons), PhD, Dip Env Stud, Grad Dip Outdoor Ed, Grad Dip Bus Admin, MRACI, C Chem; Professor Graham de Vahl Davis AM, FTS, BE, PhD; Patrick Griffin BA, LLB; Ian Lowe BSc, DPhil; Jenni Mack; Phil Marchionni; Ann Montague BA, MEd; Suzanne Russell MBA, BEd (Home Economics); Graeme Wiffen BA, LLM; John T D Wood BArch, FRAIA.

The Australian Consumers' Association is a not-for-profit company limited by guarantee. ACN 000 281 925.

Registered office 57 Carrington Road, Marrickville 2204.
Telephone (02) 9577 3333. **Fax** (02) 9577 3377.
Subscription enquiries (02) 9577 3399.
CHOICE Consumer Services (02) 9577 3399.
email address ausconsumer@choice.com.au
World Wide Web address www.choice.com.au

ABOUT THE AUSTRALIAN CONSUMERS' ASSOCIATION

The Australian Consumers' Association is a non-profit, non-party-political organisation, established in 1959 to provide consumers with information and advice on goods, services, health and personal finances, and to help maintain and enhance the quality of life for consumers. It is a Council member of Consumers International.

We are completely independent. We buy all the products we test at random in the marketplace; we never accept products to be tested as gifts or loans from manufacturers or retailers. We are not beholden to any commercial, government or union interests, and we don't accept advertising, paid or unpaid. Our income is derived from the sale of CHOICE and our other publications and products.

We test and rate products and services. Our ratings are usually based on quality without regard to price, and are derived from lab tests, expert judgments and reader surveys. If a product is high in quality and relatively low in price, we deem it a **Best Buy**. A rating applies only to the brand and model tested, not to other models sold under the same brand name, unless so noted. We can't conduct special tests or provide information about tested products beyond what appears in CHOICE. Financial information in CHOICE is of a general nature, and is not intended to be advice on individual investments which should or should not be made.

'No commercial use' policy. Our ratings and reports may not be used in advertising or for any other commercial purpose. The Consumers' Association will take all steps open to it to prevent commercial use of its materials, its name, and the name of CHOICE or our other publications. Please report any apparent violation to the Consumers' Association, 57 Carrington Road, Marrickville 2204; phone (02) 9577 3399; fax (02) 9577 3355.

We represent and act in consumers' interests. We lobby and campaign on behalf of consumers to promote their rights, to influence government policy, and to ensure consumer issues have a high profile in the public arena.

Membership. Subscribers can become voting members of the Consumers' Association on application. Membership costs $79 per year, which covers your subscription to CHOICE and a further subscription to our consumer policy and campaigning magazine, *Consuming Interest*.

Permissions. Reproduction of CHOICE, CHOICE Books and other CHOICE publications, in whole or in part, is forbidden without prior written permission (and is never permitted for commercial purposes). Address requests to CHOICE Consumer Services at the above address.

Mailing lists. We never sell the CHOICE mailing lists to other organisations.

CONSUMERS' ASSOCIATION PRODUCTS AND SERVICES

CHOICE (published 11 times per year). CHOICE is a registered trademark of the Australian Consumers' Association. For information on subscription and back issues, see the order form on page 49.

CHOICE Online provides access to online consumer information covering all aspects of the Consumers' Association's work. It includes consumer discussion forums, and searchable recalls and bans information.

CHOICE Books publishes non-fiction titles on a wide range of topics, with a consumer perspective. **Consumer Bookshelf** offers both CHOICE Books and material from other publishers by mail order.

COMPUTER CHOICE® (published bi-monthly) provides information and tests for home computer users.

CONSUMING INTEREST, our quarterly policy and campaigning magazine, provides reports, analysis, opinion and debates on consumer issues. It also gives updates on the lobbying and campaign projects of the Consumers' Association.

CHOICE Health Reader (published 10 times per year) gives you the latest findings on nutrition, exercise and all branches of medicine and health care, compiled from up to 200 international scientific journals.

CHOICE Travel is produced by the UK Consumers' Association and reprinted by CHOICE four times a year. Its reports are independent in the same style as CHOICE and, while they're written from the perspective of a European base, most of the information in them is just as useful to travelling Australians.

CHOICEFax supplies faxed copies of many CHOICE and *Computer* CHOICE articles for $6 per article to subscribers, $16 to non-subscribers. Call (02) 9577 3399 to order by credit card.

CHOICEMONEYLINE® gives accurate and independent credit information by phone. It provides up-to-date details about the most competitive home loans, personal loans, overdrafts and credit cards from banking institutions in your area. The information can also be faxed. Call 1900 17 00 88. (Calls cost $1.95 per minute. Mobile phones have higher rates. Data from Cannex; phone service from Broadsystem.)

Test Research provides fee-for-service testing and research on consumer products, services and regulatory issues for other consumer organisations, government and industry.

Manager: Raja Rajagopal. **Contact:** Jeanette Dwyer on (02) 9577 3333.

Twelve-month INDEX

December 1997 — November 1998

How to use this index
Bold type indicates a test, survey or trial report, normal type indicates other articles.
* indicates an update of a previous report, additions or corrections to reports, small follow-up items or letters.
For space reasons, the index generally doesn't include Choice Cuts, many other small pieces, and Recalls and Bans.

Advertorials and infomercials Jul
Agricultural investments / scams Jul
'Alternative' cleaners Aug
Annual buying guide **Dec**
Answering machines **May**
Anti-aging treatments Jul, Sep*
Antibiotics, resistance to Apr

Baby carriers **Jun**
Backpacks, day **Apr**
Banks
  electronic banking Mar, May*
  free banking Mar, May*
  interest rates Jan/Feb
  retirement savings accounts Aug
  satisfaction with **Mar**
Bathroom cleaners **Sep**
Bathroom heat lamps **Apr**
Batteries, AA **Oct**
Blankets, electric **May**
Bread, innovations **Nov**
Building disputes Apr
Buying guide, annual **Dec**

Calling number display Aug, Oct*
Camping mattresses **Nov**
Caring in the home Jun, Aug*, Sep*
Carriers, baby **Jun**
Cars
  crash tests, low-speed May
  jumper leads **Mar**
  lemon laws May
  renting Dec, Jun*
  servicing under warranty Jul
Cash management trusts May
CD players, multidisc **Mar**
Ceiling fans **Oct**
Certification schemes for products Apr, Jun*
Chardonnay **Dec**
Cheese, reduced-fat cheddar **May**
Chemicals, household, disposing of Sep
CHOICE, saving price of subscription Jul
Cleaners
  'alternative' Aug
  window **Aug**
Clothes dryers **Aug**
Computers
  Internet, 'number unobtainable' charges May
  millennium bug Jun
  modems, V.90 standard Oct
  notebooks **Dec**
  printers **Jul**, Sep*
  stores going out of business Jul
  tips for buying Dec
  upgrading Apr
Concentrated markets Oct
Contact lenses and glasses Mar
Containers, plastic food storage **Sep**
Cooktops, gas with wok burner **Jan/Feb**
Cooling your home Oct
Corkscrews **Dec**
Cots standard, mandatory Jan/Feb, Aug*
Credit cards Jan/Feb*

Day backpacks **Apr**
Dental care, toothbrushes **Nov**
Detergents, laundry **Apr**, Jun*
Diet, how's yours? Oct
Digital television May
Dishwasher, two-drawer **Jul**
Doors, security screen Oct
Dressings, salad, and mayonnaise **Aug**
Dryers, clothes **Aug**

Electric blankets **May**
Electronic banking Mar
Environmental claims, weedkillers Oct
Ethical investing Jan/Feb

Fans, ceiling **Oct**
Financial
  advertisements, misleading Jun
  disasters, learning from Apr
  planners, trial **Oct**
  professionals, choosing Sep
Fish, incl. fish fingers / portions **Mar**
Food
  bread, innovations **Nov**
  cheese, reduced-fat cheddar **May**
  diet, how's yours? Oct
  fish, incl. fish fingers / portions **Mar**
  genetically modified Aug
  glycaemic index Sep
  labelling Apr, Nov*
  mayonnaise and salad dressings **Aug**
  organic Jan/Feb
  potatoes **Jun**, Jul*
  sugar Sep
Fridges, 480–520 L **Mar**
  385–445 L **Nov**

Gadgets, kitchen Dec
Gas cooktops with a wok burner **Jan/Feb**
Genetic testing and insurance May
Glasses and contact lenses Mar
Glycaemic index Sep
'Green' power Dec, Oct*, Nov*

Health
  antibiotics, resistance to Apr
  insurance **Aug**, Sep*
  laser eye surgery Jul
  mobile phones, EMR Jan/Feb
Healthcare
  Budget changes Jul, Sep*
  caring in the home Jun, Aug*, Sep*
  compared to US May
  PBS changes Jun
Heat lamps, bathroom **Apr**
Hifis, mini **Dec**
House and contents insurance **Nov**
House paint, exterior **Nov**
Household chemicals, disposing of Sep

Index, four-year Jun
Infomercials and advertorials Jul
Insurance
  genetic testing May
  health **Aug**, Sep*
  house and contents **Nov**
Inter-city transport Jun
Internet, 'number unobtainable' charges May
Investing
  agricultural / scams Jul
  cash management trusts May
  ethical Jan/Feb

Jumper leads **Mar**

Kitchen gadgets Dec

Ladders, step, step-extension and multi-purpose **Dec**
Laser eye surgery Jul
Laundry detergents **Apr**, Jun*
Lemon laws for cars May
Lipstick, long-lasting **Sep**
Long-distance phone calls Sep

Markets, concentrated Oct
Mattresses, camping **Nov**
Mayonnaise and salad dressings **Aug**
Medicare
  Budget changes Jul
  compared to US May
Millennium bug Jun
Mini hifis **Dec**
Mobile phones
  digital **Jan/Feb**, Apr*
  EMR Jan/Feb
Modems, V.90 standard Oct
Money professionals, choosing Sep
Money scams Jun
Mould removers **Sep**

Notebook computers **Dec**

Organic food Jan/Feb

Packaging, size vs value Jun
Paint, exterior **Nov**
Paper products, labelling May
PBS changes Jun
Pharmacy vs supermarket prices **Oct**
Phones
  calling number display Aug, Oct*
  cheaper STD phone calls Sep
  mobile, digital **Jan/Feb**, Apr*
  mobile, EMR Jan/Feb
Planners, financial, trial **Oct**
Plastic food storage containers **Sep**
Potatoes **Jun**, Jul*
Power, 'green' Dec, Oct*, Nov*
Prescription drugs, cheaper Jun
Printers, computer **Jul**, Sep*
Product certification schemes Apr, Jun*
Product safety Sep

Refrigerators — see Fridges
Rental cars Dec, Jun*
Retirement savings accounts Aug
Retirement villages Apr

Safety, product Sep
Salad dressings and mayonnaise **Aug**
Sanders **Aug**
Saucepans **Jan/Feb**
Scams
  agricultural investments Jul
  money Jun
Security screen doors Oct
Shopping
  bulk buying, is it cheaper? **Jun**
  concentrated markets Oct
  convenience store vs supermarket prices **Apr**, Aug*
  pharmacy vs supermarket prices **Oct**
  supermarket price survey **Jul**
Soap Jun
Spectacles and contact lenses Mar
STD phone calls, cheaper Sep
Stereos, mini **Dec**
Storage containers, plastic **Sep**
Sugar Sep
Sunscreens, SPF 30+ Dec
Superannuation
  retirement savings accounts Aug
Supermarkets
  price survey **Jul**
  sales tactics Jan/Feb

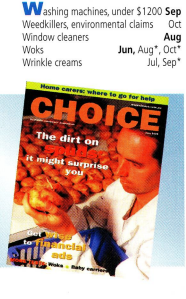
Telephones — see Phones
Television, digital May
Televisions, 51 cm **May**, Jul*
Thermometers, electronic **Mar**, May*, Aug*
Toothbrushes **Nov**
Transport, inter-city Jun

Vacuum cleaners **Jul**
VCRs, mid-price **Jan/Feb**, Apr*

Washing machines, under $1200 **Sep**
Weedkillers, environmental claims Oct
Window cleaners **Aug**
Woks **Jun**, Aug*, Oct*
Wrinkle creams Jul, Sep*

Looking for an article?

You can order back issues of CHOICE or we can fax you a single article. See the order form on page 49.



the HARD word

Toss (nuke) & serve

Not just once, but twice this package of "toss & serve" wok noodles says there's "NO NEED TO BOIL". That's certainly convenient, don't you think?

But on the back you'll find the directions telling you to pour water over the noodles and microwave them — on high — for five minutes.

Not quite what we expected to see.

Let's not blow that horn *too* loudly!

Judging from this full-page ad, the people at Macleans are pretty chuffed about the fact that their toothpaste is the *only* one with the Australian Dental Association's seal of approval.

What the ad doesn't say is that Macleans is the also the *only* toothpaste that's bothered to apply for the seal.

Special, yes. Cheaper, no.

It was hard to miss this pack of teabags at a phosphorescent "special trial price". Day-glo has a way of standing out, even on supermarket shelves.

And sitting right next to this remarkable deal was the same brand of tea, only in a larger 50-bag pack. Despite the fact that it bore no screaming stickers about special prices, the larger one worked out cheaper, per bag and per gram, than the other. So it really *is* a special price.

Are we the only ones longing for unit pricing?

Careful, they might still be hot

These cookies have been sealed in an 'oven fresh' pack, so mind you don't burn yourself.

How about a little help?

The hard word **likes to hear from readers who are amazed and amused by what companies will do to sell a product.**

We're looking for examples of ads, promotions or packaging that strike you as odd or outrageous.

If you have any examples that you think deserve to be on this page, send them to *The hard word*, CHOICE, 57 Carrington Road, Marrickville 2204, or email your suggestions to thehardword@choice.com.au

NOVEMBER 1998

for the publisher, Australian Consumers' Association, 57 Carrington Road, Marrickville 2204.